

# Nevada AG encourages homeowners file for free foreclosure review

By Sean Whaley, Nevada News Bureau

CARSON CITY – The deadline for a free, federal independent foreclosure review for Nevadans whose homes were in foreclosure in 2009 or 2010 has been extended to Sept. 30, 2012, Attorney General Catherine Cortez Masto said today.

The previous deadline was July 31.

Ordered by the Office of the Comptroller of the Currency (OCC) and the Board of Governors of the Federal Reserve, the independent foreclosure review will determine whether individuals suffered financial injury and should receive compensation or other remedy because of errors or other problems which occurred during the foreclosure process.

“Do not wait until the extended Sept. 30 deadline to submit your application for a free and independent foreclosure review,” Masto said.

According to the OCC’s recent report, as of May 31, 108,687 Nevadans who are eligible for the review received a mailing and 4,267 Nevadans submitted requests for review.

Information about Independent Foreclosure Review may appear in this format in advertisements and postcard notices that eligible borrowers recently received by mail.

More information, including edibility and online applications is available online or at 888-952-9105 (between 8 am and 10 pm (Eastern), Monday through Friday, and between 8 am and 5 pm Saturday). All requests for Review Forms must be submitted online or postmarked no later than September 30, 2012. Not

every finding will result in compensation or other remedy.

In first announcing the program on May 31, Masto said: "I encourage Nevadans hurt by foreclosure errors and who are eligible, to apply for a free review before the July 31 (now Sept. 30) deadline. In doing so, beware of anyone who asks you to pay a fee for any foreclosure review service and immediately report those persons or companies to my office."

To be eligible, the foreclosure process must have been active between Jan. 1, 2009 and Dec. 31, 2010. The property securing the loan must have been a primary residence, and the mortgage must have been serviced by: America's Servicing Co., Aurora Loan Services, BAC Home Loans Servicing, Bank of America, Beneficial, Chase, Citibank, CitiFinancial, CitiMortgage, Countrywide, EMC, EverBank/EverHome Mortgage Company, Financial Freedom, GMAC Mortgage, HFC, HSBC, IndyMac Mortgage Services, MetLife Bank, National City Mortgage, PNC Mortgage, Sovereign Bank, SunTrust Mortgage, U.S. Bank, Wachovia, Washington Mutual, Wells Fargo, or Wilshire Credit Corporation.

More than 4.3 million forms and letters explaining the process were sent to eligible homeowners in 2011. Nevada residents who received a letter should be aware it is a legitimate program.

Anyone who wants to report an independent foreclosure review scam can contact the Attorney General's Bureau of Consumer Protection Hotline at 702-486-3132 or go .