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## Counseling available to help struggling area homeowners

By JIM SECKLER/The Daily News

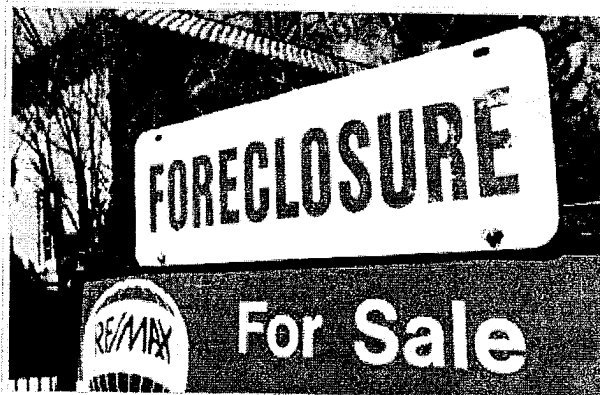
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KINGMAN — Mohave County residents could get relief from their home foreclosures by a state grant.

The Office of Attorney General expanded services to residents in rural counties with a grant being awarded through the Labor's Community Service Agency, LCSA coordinator Gila Aispuro said.

LCSA provides default counseling and representation assistance during negotiations with home lenders. The services are free and are in English and Spanish. Services include loan modifications, reinstatement of loans, repayment plans, partial claims and deed-in-lieu.



COMMON SIGHT: A state grant could help some Mohave County homeowners. FILE Photo

Counseling services would be by phone from the Phoenix office. LCSA, however, may hold an event in Mohave County similar to a recent job fair that was held in Kingman, Aispuro said.

The Office of Attorney General filed a lawsuit against Countrywide Financial Corp. in 2008. About \$98,600 from that lawsuit will be used by LCSA to provide a counselor and coordinator for rural areas of the state. LCSA is a non-profit HUD-Certified housing counseling agency, Aispuro said.

The 2008 settlement with Countrywide Financial will qualify more than 13,000 Arizonans for the loan modification program proving up to \$245 million in relief.

The attorney general's office also filed suits against other financial lenders who have defrauded Arizona homeowners.

For more information, call LCSA at 602-263-5741 or go online at [www.lcsaphx.org](http://www.lcsaphx.org).

Dropouts rise in gov't loan modification program

WASHINGTON (AP) — The number of homeowners dropping out of the Obama administration's main mortgage assistance plan is growing, and is now almost equal to the number who have received permanent relief.

The Treasury Department's report on Monday was the latest evidence of problems in the administration's \$75 billion program. While officials insist the program is helping the housing market turn around, critics say it is merely delaying an inevitable surge in foreclosures.

More than 299,000 homeowners had received permanent loan modifications as of last month, Treasury said. That's about 25 percent of the 1.2 million who started the program since its March 2009 launch. They are paying, on average, \$516 less each month. The number of people who started the process but failed to get their mortgages permanently modified, however, rose dramatically in April.