



Texas Foreclosure Prevention Task Force

Are you facing foreclosure?

The Texas Foreclosure Prevention Task Force Can Help

The Task Force has established and supports the following network of HUD-approved housing counseling agencies across the State of Texas. We recommend homeowners in need of foreclosure prevention and intervention counseling assistance utilize a **federally regulated organization**. These local non-profit organizations offer **FREE** foreclosure counseling in addition to other housing related services.

Furthermore, the Task Force endorses all HUD-approved housing counseling providers in Texas. For a complete listing or to locate providers in your area please call HUD's Housing Counseling Hotline at 800-569-4287 or www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or go to www.findaforeclosurecounselor.org.

City of Fort Worth Housing Department
1000 Throckmorton
Fort Worth, Texas 76102
Phone: 817-392-7322
Fax: 817-392-7508
www.fortworthgov.org/housing/

Fifth Ward Community Redevelopment Corporation
4300 Lyons Avenue
Houston, Texas 77020
Phone: 713-651-8050
Fax: 713-674-0176
www.fifthwardcrc.org

City of San Antonio Department of Community Initiatives
115 Plaza De Armas, Suite 210
San Antonio, Texas 78205
Phone: 210-207-5910
Fax: 210-207-5914
<http://www.sanantonio.gov/communit/index.asp>

Gulf Coast Community Services Association
5000 Gulf Freeway
Houston, Texas 77002
Phone: 713-393-4700
Fax: 713-393-4751
www.gccsa.org

Project Bravo
4838 Montana
El Paso, Texas 79903
Phone: 915-562-4100
Fax: 915-562-8952
www.projectbravo.org

Jordan Community Development Corporation
1701 N. Greenville Ave., Suite 1005
Dallas, Texas 75081
Phone: 972-763-0878
Fax: 972-437-0786
www.jordancdc.org

NID-HCA Ephram Neal
4901 Alicia Drive
Fort Worth, Texas 76133
Phone: 817-346-9990
Fax: 817-423-4207
www.myhomecounselor.com

North and East Lubbock Community Development Corporation
1708 Cricket Avenue
Lubbock, Texas 79401
Phone: 806-747-5937
Fax: 806-747-5934
www.nelcdc.org

North Texas Housing Coalition
2900 Live Oak, 2nd Floor
Dallas, Texas 75204
Phone: 214-946-3500
Fax: 214-826-5181
www.nthcinc.org
Contact: Lawanda Strhan
lstrhan@nthcinc.org

Credit Coalition
3300 Lyons Avenue, #203A
Houston, Texas 77020
Phone: 713-224-8100
Fax: 713-224-8102
www.creditcoalition.org
Contact: Sherrie Young

FrameWorks Community Development Corporation
701 Tillery Street, Suite A-7B, Box 15
Austin, Texas 78702
Phone: 512-385-1500
Fax: 512-385-1503
www.frameworkscdc.org
Contact: Joyce McDonald
joyce@frameworkscdc.org

In some areas of the State you may also find homeowner outreach events – look for events that offer HUD-approved housing counseling assistance. Again, these services are provided free of charge.



Exciting opportunity to partner with local public media...

TFPTF members in the Dallas-Fort Worth and Houston markets may soon be invited to partner with their local public television stations in an exciting new initiative.

The program will replicate the *Facing the Mortgage Crisis* collaboration in St. Louis led by KETC/Channel 9. The program was so successful in increasing awareness of local resources that the Corporation for Public Broadcasting has issued a challenge to PBS stations to expand the model to the twenty markets that are most impacted by the foreclosure crisis according to information received from the U.S. Treasury Department.

From page 1: Resource Network of HUD-approved housing counseling agencies in the State of Texas.

Let's keep our fingers crossed that these two important Texas stations get approved for the grant.

DFW Homeownership Preservation Task Force

This partnership, originally known as Dallas HOPE, has been active in foreclosure prevention since 2004. For the past two years, the group has focused on hosting foreclosure prevention workshops throughout the DFW area, hence the name change. Last year, DFW members proudly report their workshops helped 680 borrowers find solutions on their mortgage problems. That total does not include an additional 460 that task force members welcomed at the HOPE NOW workshop held in June, 2008, in Arlington. Even with that success, the task force is going strong with more workshops planned for 2009 and a new format to host back-to-back

workshops, on a Friday afternoon and Saturday morning with each in a different part of the metroplex, has shown impressive results. Hosting the workshops back-to-back also helps the lender/servicers minimize their travel time and expense. The new format is really showing promise. In fact, through the first quarter of 2009, the DFW task force has already assisted 498 households at workshops held in Fort Worth and Dallas. Most recently in March, State Representative Helen Giddings partnered with the task force to host a workshop in the southern sector of Dallas which also covered cities of DeSoto, Duncanville and Lancaster. Nine servicers participated sending out

letters of invitation to their delinquent borrowers across the area and some even modified loans on the spot. By the end of the day, 175 households were assisted coming from areas as far away as Keller, Kemp, Prosper and Waxahachie. Representative Giddings involvement was a direct result of the Texas Foreclosure Prevention Task Force presentation to the Texas Legislative Forum on January 29. With the constant changes in the industry, the DFW collaboration is continually adapting to meet the needs of troubled borrowers. For more information, see the DFW task force 2009 calendar on our website at:

www.texasforeclosurehelp.org

Purpose of the Texas Foreclosure Prevention Task Force

The purpose of the Texas Foreclosure Prevention Task Force is to reduce home foreclosures and the impact of foreclosure on Texas families and communities. There are four subcommittees charged with meeting the task force goals:

- Outreach & Education
- Counseling
- Strategy
- Resource Development & Outcomes

Membership is open to any interested organization. Contact: JoAnn DePenning at 512.295.7975 or jdepenning@austin.rr.com

San Antonio Foreclosure Prevention Task Force Update

The City of San Antonio Department of Community Initiatives co-created the San Antonio Foreclosure Prevention Task Force in July 2007 with funding leveraged from the Annie E. Casey Foundation. The coalition brings the City together with nonprofit service providers and financial institutions to prevent foreclosures in their community.

Working in partnership with the Alamo Area Council of Governments (AACOG), Neighborhood Housing Services of San Antonio, and several lenders (Wells Fargo, Bank of America, Countrywide, Jefferson Bank, Citi Bank, and GMAC) the San Antonio Task Force has sponsored 4 foreclosure prevention workshops. In total there have been approximately 600 in attendance. At these events homeowners obtain information that to help them keep their home safe from default and foreclosure. The next workshop will be held on May 2, 2009. For more information about the May 2nd workshop or future workshops, please call (210) 207- 5910.

The San Antonio Task Force has assisted nearly 1200 families since July 2007 and the City has provided financial assistance to approximately 290 families who were subsequently able to avoid foreclosure.

"We want to do everything possible to help homeowners to stay in their homes and get through the economic crisis," said Richard Keith, Special Projects Manager at the City of San Antonio Department of Community Initiatives.

"By working together, the task force members can leverage more resources and information than if we

just work individually," said Augustine Sanchez, Program Manager at the City of San Antonio Department of Community Initiatives.

"At the foreclosure prevention events a homeowner in crisis can actually sit down right there with his or her lender and begin talking about a possible restructuring of the mortgage," said Gloria Ray, Vice Chairman of the Texas Department of Housing and Community Affairs.

"What San Antonio is doing to prevent foreclosures serves as a model for other cities in Texas and elsewhere" said JoAnn DePenning, Co-Chair of the Texas Foreclosure Prevention Task Force.

Kudos to the Dallas Fed for their excellent online Foreclosure Resource Center! <http://dallasfed.org/ca/foreclosure/index.cfm> The webpage includes events, news, resources and research for consumers, financial institutions, community development professionals and neighborhood groups. An excellent Foreclosure Mitigation Toolkit for Communities is also included at the site for municipalities seeking to mitigate foreclosures in their communities. The Toolkit covers everything from assessing the foreclosure situation and reaching troubled homeowners to establishing post-foreclosure support systems and stabilizing neighborhoods. Needless to say, the link to www.texasforeclosurehelp.org is prominently displayed and no doubt directs a lot of traffic to the TFPTF site. Dallas Fed website traffic reports show over 1,000 visits per month to the Foreclosure Resource Center since the page was posted last summer. Thanks for the great work, Dallas Fed!

Foreclosure Rescue Scams

The Federal Reserve has created a 30-second video to warn consumers about Foreclosure Rescue Scams. The video is running in movie theatres in ten markets and directs consumers to the Board's 5-tip series on consumer topics and includes advice such as: work only with a nonprofit HUD-approved counselor, don't work with an organization that charges high upfront fees or guarantees results, know what you are signing, and the age-old adage, "if it sounds too good to be true, it probably is." <http://www.federalreserveeducation.org/pfed/mediakit.cfm>

A recent bill, The Foreclosure Rescue Fraud Protection Act, proposed by Texas Attorney General Greg Abbott and Senator Craig Estes (Wichita Falls) would enhance the AG's enforcement authority, provide new protections for homeowners and place new restrictions on foreclosure prevention consultants. Abbott recommends that Texans who believe they have been contacted or victimized by a fraudulent foreclosure rescue service file a complaint with the OAG at (800) 252-8011 or online at www.texasattorneygeneral.gov

We're on the web:
www.texasforeclosurehelp.org

Texas Foreclosure Prevention Task Force Presents to State Legislators on Foreclosure Prevention Resources

On January 29, 2009, members of the Texas Foreclosure Prevention Task Force (TFPTF) Leadership Committee were invited to participate in a presentation to state legislators and their staff members about foreclosure prevention resources. The meeting was hosted by longtime TFPTF participant José Menéndez, Texas State Representative for District 124 in San Antonio. Menéndez said “we have a place of trust with consumers and we can help them avoid scams and opportunists by raising awareness of the many legitimate resources that are available across the state.” He also suggested that Legislators and their staffs contact the local nonprofit housing counselors in their area to establish a relationship and learn about the foreclosure intervention process. When troubled borrowers call, Legislators can then make a “warm hand-off” of that consumer to the counselor. Menéndez added that helping constituents in trouble will “establish a strong bond between that constituent and your office.”

Michael Gerber, Executive Director of the Texas Department of Housing and Community Affairs (TDHCA), also welcomed the audience with comments about the upcoming Neighborhood Stabilization Program (NSP). Gerber said help from the Federal government is on the way and that once the Department receives approval from HUD, they will issue a Notice of Funding Availability [the Department posted the NSP Notice of Funding Availability on March 27, 2009]. Gerber mentioned land banking as one tool that is included in the NSP guidelines and also mentioned that the Department has data to share upon request by any Legislators that are trying to identify foreclosure problem areas in their communities.

David Long, President of the Texas State Affordable Housing Corporation, the fiduciary agent for the Task Force,

announced the eleven partner counseling organizations that have been approved for funding by the TFPTF (see page 1).

JoAnn DePenning, TFPTF Statewide Coordinator, provided some Texas foreclosure statistics to legislators including a map of the state showing foreclosure levels by county. DePenning showed the NeighborWorks and Ad Council Public Service Announcement (PSA) videos and pointed out that several of the networks such as CNN are running the PSAs. DePenning provided a history of the TFPTF formed in 2007 by industry and community stakeholders who were concerned about the mounting foreclosure crisis in Texas. Its mission is to avert home mortgage foreclosures and reduce the impact of foreclosure on Texas families and communities. Originally facilitated and funded by NeighborWorks, the TFPTF now includes over 100 organizations and 150 individuals representing state, local and federal government organizations, the financial industry and the nonprofit sector.

DePenning announced TFPTF accomplishments for its first year in existence:

- Over 8,500 radio/TV spots ran in 16 Texas media markets.
- Series of 6 launch events by TDHCA around the state reached an estimated audience of 4.5 million.
- 25 education/outreach events, workshops, and/or town hall meetings.
- Partnerships with numerous local municipalities to assist with outreach efforts.
- Memorandums of Understanding with 11 organizations (plus 5 in process).
- Development of statewide messaging tools and materials, website,

and other resources.

- Raised approx. \$1,000,000, including in-kind donations, to support the statewide availability of nonprofit housing counselors.

Also attending the TFPTF Legislative Forum was Jeff Rose from the Texas Attorney General’s Office. Rose provided the Texas AG’s Scam Hotline, 800.621.0508, and explained the importance of awareness of the five red flags or warnings signs of foreclosure scams:

- Guarantees to stop foreclosure.
- Asks you to pay a fee upfront
- Transfer of deed or title for lease-back or repurchase.
- Says no to you making personal contact with your lender, lawyer or housing counselor.
- Fills out paperwork for you.

Other resources provided to the Legislators and their staff members included:

Texas Foreclosure Prevention Task Force at 888.638.3555 or www.texasforeclosurehelp.org

Texas State Affordable Housing Corporation 888.638.3555 or www.tsahc.org

Texas Department of Housing and Community Affairs at 800.525.0657 or www.tdhca.state.tx.us/homeownership/foreclosure

NeighborWorks America Foreclosure Help and Hope at www.foreclosurehelpandhope.org

Homeowner’s HOPE Hotline at 888.995.HOPE or www.hopenow.com
U.S. Dept. of HUD at 800.569.4287 or www.hud.gov/offices/hsg/sfh/hcc/hccpr/of14.cfm

Texas Office of the Attorney General, Consumer Protection Division at 800.621.0508 or www.oag.state.tx.us/consumer

Federal Reserve Consumer Help at 888.851.1920 or www.federalreserveconsumerhelp.gov

FUNDING ON THE RISE

Texas receives nearly \$500,000 in National Foreclosure Mitigation Counseling (NFMC) Program Funding

In December 2008, the Texas Department of Housing and Community Affairs (TDHCA), in partnership with the Task Force, received an NFMC award in the amount of \$491,490 from NeighborWorks® America to help increase the capacity of foreclosure mitigation counseling agencies that serve struggling homeowners. As the fiscal agent for the Task Force, the Texas State Affordable Housing Corporation will administer these funds to six HUD-approved counseling organizations, which will allow these counseling organizations to increase the number of Texas

homeowners that they are able to serve. These organizations include: FrameWorks Community Development Corporation (Austin), North Texas Housing Coalition (Dallas), Credit Coalition (Houston), Gulf Coast Community Services Association (Houston), City of San Antonio Department of Community Initiatives (San Antonio), and Project Bravo (El Paso).

Specifically the funding will be used to reimburse these counseling agencies for the foreclosure intervention services they provide.

The NFMC program also designates

that a portion of the funding for program related support such as staff expenses, training, and office supplies, to help these agencies increase their capacity.

TDHCA has also dedicated an additional \$98,298 in match funding to support these six counseling agencies. This funding will pay to reimburse counseling agencies for additional counseling sessions program related support, which will allow these agencies to further expand their reach to troubled borrowers in Texas.

Meadows Foundation Awards \$250,000 to Support Task Force Initiatives

In March 2009, the Texas State Affordable Housing Corporation, which serves as a participating member and the fiscal agent for the Task Force, was awarded a grant in the amount of \$250,000 on behalf of the Task Force.

This new funding will allow the Task Force to continue assisting Texas homeowners and expand our statewide network of service providers. The Task Force currently supports a statewide network of 11 HUD-approved housing counseling agencies offering **FREE** foreclosure intervention and prevention assistance and this funding will allow us to expand our network to support up to 5 additional local non-profit agencies.

With the funding from the Meadows Foundation, these agencies will be able to provide foreclosure intervention counseling to 2700 homeowners facing foreclosure in Texas. Furthermore, the Task Force will use the grant to continue to provide outreach and education to homeowners in Texas who are facing foreclosure. This grant will allow Task Force partner agencies to expand the marketing of their foreclosure prevention and intervention services including using the NeighborWorks/Ad Council professionally designed radio, TV, and print, PSA advertising campaign.

The Meadows Foundation is a

private philanthropic institution established in 1948 by Algur H. and Virginia Meadows to benefit the people of Texas. The Foundation's mission is to assist the people and institutions of Texas improve the quality and circumstances of life for themselves and future generations. The Foundation looks for programs and services that employ imaginative, innovative ways to solve community problems through projects leading to organizational self-sufficiency and in capital plans that enable agencies to flourish. Since its inception, the Foundation has disbursed over \$600 million in grants and direct charitable expenditures to over 2,900 Texas institutions and agencies.

Preserving The Dream 5K Run

Presented by



Texas Mortgage Bankers Association and the **Texas Foreclosure Prevention Task Force** invite you to help keep Texas families in their homes by participating in our first 5K Run.

When: Saturday, May 2, 2009 | 9:00 am Start

Location: Hyatt Lost Pines Resort & Spa, Bastrop, TX (17 miles East of Austin, TX)

Proceeds:

All proceeds go to the Texas Foreclosure Prevention Task Force. Their purpose is to reduce home foreclosures and the impact of foreclosure on Texas families and communities. Originally facilitated by NeighborWorks® America, the Texas Foreclosure Prevention Task Force is comprised of representatives from over 100 organizations representing state, local, and federal government, the financial industry and the non-profit sector working together toward a common goal – avert home mortgage foreclosures and the impact of foreclosure on Texas families and communities.

- Alamo Title Company
- Austinhomesearch.com
- Austin Mortgage Bankers Association
- Beadles, Newman & Lawler, P.C.
- Dallas Mortgage Bankers Association
- El Paso Mortgage Bankers Assn.
- First Continental Mortgage Company
- Fort Worth Mortgage Bankers
- Houston Mortgage Bankers Association
- Hyatt Regency Lost Pines
- International Document Services
- MetLife Home Loans
- Momentum Appraisal Group
- Polunsky & Beitel, LLP
- Prodovis Mortgage, LLC
- Rocky Mountain Mortgage Company
- ServiceLink
- SWBC Mortgage Corporation
- Stewart Home Retention Services
- Texas Foreclosure Prevention Task Force

SPONSORS

Runner Registration:

www.texasmba.org/reg_5k.htm



Connecting With Elected Officials

The term “trusted advisor” has been used in the past to direct potential homeowners to resources that had their best interests at heart. In today’s world, we need to rely heavily on trusted advisors to bring the message of HOPE to homeowners in danger of losing their homes to foreclosure. One of those trusted resources is the elected official, both local and state. City council members, State representatives and senators are receiving calls from constituents asking for help and direction.

The Texas Foreclosure Prevention Task Force was formed as a resource to those who are being affected by the current economic crisis. The Task Force can provide updates on national initiatives, provide homeowner materials that can be used to inform constituents and the introduction to local counseling resources that can intervene and provide direction.

Working together in this way establishes a wider network of information that can reach more homeowners and create a positive outcome for our communities. The Task Force also provides outreach to employers, trade associations and Chambers of Commerce through a Speakers Bureau.

Contact Bonnie Wolferd, Chair of the Leadership Committee of the Texas Foreclosure Prevention Task Force at bonnie@wolferdconsulting.com to discuss ways that the Task Force can help bring foreclosure prevention and intervention information and resources to local government and business leaders in your community.

The Making Home Affordable Program

Recently President Obama announced a comprehensive plan to help responsible homeowners avoid foreclosure by providing affordable and sustainable mortgage loans. The Making Home Affordable Program includes a **modification plan** targeted at borrowers who are at risk of foreclosure because their incomes are not sufficient to make their mortgage payments. It also includes **refinance opportunities** for borrowers who are current on their mortgage payments but have been unable to refinance because their homes have decreased in value.

Under the Making Home Affordable Program, Treasury will spend up to \$75 billion dollars to make mortgage payments affordable and sustainable for low and middle income American families that are at risk of foreclosure. Borrowers who are delinquent on the mortgage for their primary residence and borrowers who, due to a loss of income or increase in expenses, are current but struggling to make their payments may be eligible for a loan modification.

Detailed program guidance was issued by the Treasury on March 4, 2009. Lenders and mortgage servicers are working hard to train staff and develop systems to implement this program but it will take several weeks before servicers are able to assist every borrower. Patience is key as servicers will likely work first with delinquent borrowers who are at the greatest risk of foreclosure.

Program eligibility is determined by lenders and mortgage servicers so borrowers can be referred to www.hopenow.com to obtain their lender and mortgage servicers contact information. On this same website borrowers may also submit a request for assistance directly to their mortgage company using the new online Assistance Intake Form. However, if at any time in the process of completing the form a borrower needs assistance they can call 888-995-HOPE and speak directly to a counselor.

HUD-approved housing counselors can help a borrower evaluate their income and expenses and understand their options.

This counseling is always FREE. It is important that we spread the message to borrowers that they will **never be charged a fee for a modification under the government’s Making Home Affordable Program.** Please remind borrowers to beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they are asked for money in advance.

Any borrower who would like to speak to a HUD-approved housing counselor can call **888-995-HOPE**, 24 hours a day 7 days a week or they can also locate a counseling agency near their home or place of work by using this foreclosure counseling agency lookup site at www.findaforeclosurecounselor.org.

Detailed program information can be found at: www.financialstability.gov.

This information provided by the Texas Foreclosure Prevention Task Force (TFPTF), developed in conjunction with NeighborWorks America.

Training for Housing Counselors Provided by Fannie Mae Grant

Task Force Member organization Credit Coalition of Houston, Texas recently received a grant from Fannie Mae to provide training for Foreclosure and Housing Counselors. On March 25th and 26th NeighborWorks® America presented their course titled *HO252 - Effective Group and Telephone Foreclosure Counseling Strategies*. This course was developed in response to the huge demand for foreclosure counseling services and the need for alternative solutions that enable organizations to serve a greater number of clients. Group education and telephone counseling are two strategies that have emerged to assist in meeting the information needs of families in crisis. The training was presented to a group of 42 counselors. The training was hosted by Jackie Hoyer, Senior Community Affairs Advisor at the Federal Reserve Bank of Dallas, Houston Branch also supportive members of the Texas Foreclosure Prevention Task Force.

Credit Coalition Executive Director Sherrie Young, who is also a housing counselor and the Task Force Counseling Committee Co-Chair, marketed and planned the training in conjunction with Kate Sharpe, Senior Business Developer with Fannie Mae. Kate also serves as Co-Chair of the Texas Foreclosure Prevention Task Force Outreach and Education Committee.

Sherrie reported that the counselors who attended the class serve the following Texas counties: Atascosa, Austin, Bandera, Bastrop, Bell, Bexar, Blanco, Brazoria, Brewster, Burleson, Burnet, Caldwell, Cass, Chambers, Colorado, Comal, Fayette, Fort Bend, Galveston, Gregg, Grimes, Guadalupe, Hardin, Harris, Hays, Hopkins, Houston, Jasper, Jefferson, Johnson, Lee, Liberty, Llano, Madison, Matagorda, McLennan, Medina, Montgomery, Newton, Nueces, Orange, Polk, San Jacinto, Travis, Trinity, Tyler, Walker, Waller, Washington, Wharton, and Williamson.

Thank you to all of our participants, partners and supporters for making this such a successful training event.

Upcoming Training Opportunities



The Texas Department of Housing and Community Affairs (TDHCA) offers training for homebuyer educators and housing counselors through their Texas Statewide Homebuyer Education Program (TSHEP) in partnership with NeighborWorks® America and the Texas Foreclosure Prevention Task Force, also in conjunction with the National Foreclosure Mitigation Counseling (NFMC) Program.

The following TSHEP trainings are scheduled for **June 1-5, 2009 in Austin, TX.**

- **HO229 - Homebuyer Education Methods: Training the Trainer**
- **HO247 - Post Purchase Education Methods**

The following NFMC trainings originally scheduled for April 6 - 9, 2009 have been re-scheduled for **July 20 - 23, 2009 in Houston, TX.**

- **HO307 - Advanced Foreclosure: Case Study Practicum**
- **HO320 - Developing and Implementing an Effective Foreclosure Program**

For individuals who have already taken **HO345—Foreclosure Intervention and Default Counseling Certification**, these courses will complete Part II of the certification requirements.

Classes will be held at the Norris Conference Center Houston - 9990 Richmond Avenue, Suite 102, Houston, Texas 77042. Lodging at Courtyard by Marriott, 9975 Westheimer Road, Houston, Texas 77042.

These two courses are offered as part of the NFMC administered by NeighborWorks® America through the NeighborWorks® Center for Homeownership Education and Counseling (NCHEC) and co-sponsored by the TDHCA.

Also scheduled for **August 2009**, final dates and location TBD, TSHEP will offer:

- **HO317—Advanced Homebuyer Education Methods, The Accelerated Version**

All registration details forthcoming, should you have any questions please contact Dina Gonzalez at 512-475-3993 or at: dina.gonzalez@tdhca.state.tx.us.

You can also check TDHCA's website for updates at: <http://www.tdhca.state.tx.us/homeownership/tshep/index.htm>

Task Force Member Organizations, Partners and Supporters

ACORN Housing Corp Inc.
Alliance for Economic Inclusion
Alamo Area Council of Governments (AACOG)
Austin Foreclosure Prevention Task Force Working Group
Avenue CDC
Bank of America
Barrett Daffin Frappier Turner and Engel, L.L.P.
Business & Community Lenders of Texas
Border Fair Housing & Economic Justice Center
Capital One Bank
Center for Public Policy Priorities
Citi
City of Dallas
City of El Paso
City of Houston
City of Fort Worth
City of San Antonio
Comerica Bank
Community Development Corporation of Brownsville
Congressman Al Green
Consumer Credit Counseling Service of Greater Dallas
Consumer Credit Counseling Service of Greater San Antonio
Consumer Credit Counseling Service of South Texas
Countrywide Home Loans
Credit Coalition
DFW HOPE
El Paso Affordable Housing Credit Union Service Org.
Enterprise Community Partners
F. B. Heron Foundation
Fannie Mae
FDIC
Federal Reserve Bank of Dallas
Federal Reserve Bank - Houston Branch
Frameworks Community Development Corporation
Franklin Bank SSB
Freddie Mac
GMAC ResCap
Goodwill Industries
Gulf Coast Community Services
Habitat Texas
Harris County
Home Sweet Home Community Redevelopment
Houston Foreclosure Prevention Task Force
Houston Local Initiatives Support Corporation
Houston Real Estate Association, Inc.
Internal Revenue Service
Irving Community Development Corporation
J DePenning Consulting, Inc.
Jefferson Bank
JLM Consulting
JPMorgan Chase
Latino Learning Center
Lenders Residential Mortgage Corporation
Lone Star Legal Aid
Meadows Foundation
Money Management International
Multicultural Connections
NeighborWorks® America
NeighborWorks® Waco
New Vision Housing Alliance
NID-Housing Counseling Agency
The Noel Group @ RE/MAX Grand
North Texas Housing Coalition
Neighborhood Recovery Community Development Corporation
Nova Debt, Garden State Consumer Credit Counseling, Inc.
Odessa Affordable Housing, Inc.
Odessa Housing Finance Corporation
Office of State Representative Dan Flynn
Office of State Representative Jose Menendez
Office of State Senator Royce West
Office of the Attorney General of Texas
Office of the Governor of Texas
Office of the Comptroller of the Currency, US Treasury
Office of Thrift Supervision
P.U.S.H. Housing Counseling Agency
RAISE Texas
San Antonio Foreclosure Prevention Task Force
SASquier Consulting
Smart Financial Credit Union
South West Funding / Altimate Real Estate, Inc.
Sure Structure Development Company
Tarrant County Housing Partnership, Inc.
Texas A&M University Real Estate Center
Texas Association of Community Development Corporations
Texas Association of Local Housing Finance Agencies
Texas Association of REALTORS®
Texas Department of Housing and Community Affairs
Texas Department of Savings and Mortgage Lending
Texas Legal Services Center
Texas Mortgage Bankers Association
Texas Office of the Attorney General
Texas Rio Grande Legal Aid
Texas State Affordable Housing Corporation
U.S. Department of Housing and Urban Development
United Way of San Antonio and Bexar County
United Way of Tarrant County
United Way of Texas
Wachovia Social Responsibility Group - A Wells Fargo Company
Wells Fargo
Wolferd Consulting