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INDIANA FORECLOSURE  
PREVENTION NETWORK

*Building the Bridge to Recovery*

2011 ANNUAL REPORT

1-877-GET-HOPE  
[WWW.877GETHOPE.ORG](http://WWW.877GETHOPE.ORG)

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# 2011 AT A GLANCE

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In 2011, the Indiana Foreclosure Prevention Network (IFPN) introduced two additional resources for troubled homeowners in Indiana. The Legal Representation Program, in partnership with Indiana Legal Services, connects Hoosiers facing foreclosure with a pro bono attorney to assist in navigating legal issues that arise during the foreclosure process. The Hardest Hit Fund, launched in May 2011, is a targeted unemployment bridge loan program that provides temporary assistance to eligible homeowners in paying their mortgage while they seek re-employment, educational opportunities, volunteer, or undertake job training. The IFPN is giving homeowners the tools they need to avoid foreclosure and taking one more step in *Building the Bridge to Recovery...*

# TABLE OF CONTENTS

<b>INDIANA FORECLOSURE PREVENTION NETWORK</b>	<b>6</b>
<b>BACKGROUND - THE FORECLOSURE CRISIS</b>	<b>7</b>
<b>877 GET HOPE</b>	<b>12</b>
<b>INDIANA'S HARDEST HIT FUND</b>	
<b>BUILDING THE BRIDGE TO RECOVERY</b>	<b>15</b>
<b>LEGAL REPRESENTATION PROGRAM</b>	<b>18</b>
<b>MORTGAGE FORECLOSURE TRIAL</b>	<b>21</b>
<b>COURT ASSISTANCE PROJECT</b>	
<b>INDIANA HELPS</b>	<b>23</b>
<b>APPENDICES</b>	<b>25</b>
• COUNSELING AGENCIES	
• PARTNERS	
• STAFF	

# INDIANA FORECLOSURE PREVENTION NETWORK

The Indiana Foreclosure Prevention Network (IFPN) is statewide multi-agency collaboration, committed to actively addressing Indiana's foreclosure crisis through a variety of methods. Over the past six years, the IFPN has built a comprehensive toolkit to address Indiana's growing foreclosure crisis. Beginning in early 2006, the Indiana Housing and Community Development Authority (IHCDA), under the leadership of Lieutenant Governor Becky Skillman, hosted a series of meetings with government agencies and industry leaders to discuss the issues surrounding foreclosures and potential solutions for reducing foreclosures. Out of these meetings came a group known as the Indiana Foreclosure Prevention Network (IFPN.) IFPN worked with elected officials to create legislation outlining a multi-tiered solution to delinquency and foreclosure in 2007.

The initiative was launched in November 2007, including a targeted public awareness campaign, a telephone helpline, and a statewide network of trained mortgage foreclosure counselors. In 2009, the Indiana State Legislature passed Senate Bill 492 requiring that all homeowners with a foreclosure action filed against them have the right to participate in a settlement conference with their lender in an effort to come to an agreement that will avert foreclosure. In 2010, the IFPN in partnership with the Indiana Supreme Court created the Mortgage Foreclosure Trial Court Assistance Project (MFTCAP) to assist trial courts in scheduling and conducting mortgage foreclosure settlement conferences. IFPN also launched the Indiana HELPS program which is a statewide certification program for housing counselors that provide pre-purchase and foreclosure prevention counseling for Indiana residents.

## INDIANA'S FORECLOSURE CRISIS

Hoosiers have been experiencing the devastating effects of foreclosure since 2000 when Indiana ranked 1 or 2 nationally in its inventory of foreclosed upon homes. Indiana has only recently improved in its national foreclosure ranking as the subprime crisis impacted the western and southern states. Despite improved rankings, the number of foreclosures impacting Hoosier homeowners has sharply risen over the past decade.

Mortgage foreclosure filings increased by nearly 20% from 2005 to 2010, according to the Indiana Supreme Court, Division of State Court Administration, which maintains data on the number of mortgage foreclosure cases filed across the state.

While mortgage foreclosure filings were down in Indiana in 2009 and only mildly increased in 2010, this does not mean that the overall foreclosure problem in Indiana is abating. Experts believe that the mortgage foreclosure crisis is not improving, but rather many lenders opted to wait to foreclose until they were certain that they were in compliance with the tremendous amount of regulatory changes on the federal and state level that came into effect in 2009 and 2010. The number of delinquent borrowers has increased to 9.61% ranking Indiana 9th in the nation, due to a continued high rate of unemployment. This data indicates that there will be an increase in foreclosure filings when the 2011 numbers are released next year.

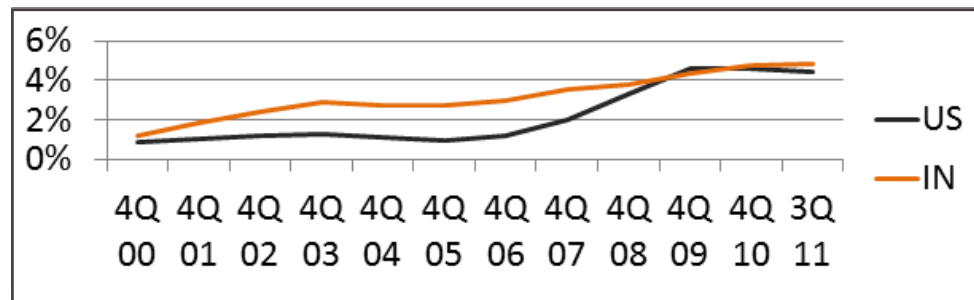
## 2010 COUNTY MORTGAGE FORECLOSURE FILINGS BY QUARTER

COUNTY	Q1	Q2	Q3	Q4	ANNUAL TOTAL
ADAMS	26	31	23	31	111
ALLEN	542	580	591	420	2,133
BARTHOLOMEW	101	109	104	78	392
BENTON	10	13	18	9	50
BLACKFORD	23	18	24	15	80
BOONE	85	83	79	47	294
BROWN	31	27	39	18	115
CARROLL	27	29	24	30	110
CASS	70	47	57	38	212
CLARK	186	172	181	155	694
CLAY	27	28	39	28	122
CLINTON	61	38	61	42	202
CRAWFORD	14	10	14	12	50
DAVISS	23	21	14	15	73
DEARBORN	88	71	71	61	291
DECATUR	38	43	37	24	142
DEKALB	69	71	69	59	268
DELAWARE	196	172	164	149	681
DUBOIS	38	32	24	33	127
ELKHART	340	372	331	301	1,344
FAYETTE	34	30	44	43	151
FLOYD	101	92	99	81	373
FOUNTAIN	25	27	31	18	101
FRANKLIN	19	28	22	7	76
FULTON	25	27	29	37	118
GIBSON	44	33	32	32	141
GRANT	104	113	102	68	387
GREENE	35	33	33	28	129
HAMILTON	437	472	371	321	1,601
HANCOCK	160	154	153	121	588
HARRISON	53	48	64	47	212
HENDRICKS	268	281	290	224	1,063
HENRY	96	101	100	88	385
HOWARD	209	187	180	152	728
HUNTINGTON	63	59	77	42	241
JACKSON	59	73	69	41	242
JASPER	47	46	49	36	178
JAY	29	17	28	13	87
JEFFERSON	26	35	33	49	143
JENNINGS	42	43	40	47	172

COUNTY	Q1	Q2	Q3	Q4	ANNUAL TOTAL
JOHNSON	317	289	286	238	1,130
KNOX	62	77	68	51	258
KOSCIUSKO	96	104	111	86	397
LAGRANGE	44	49	44	32	169
LAKE	1,059	851	919	645	3,474
LAPORTE	230	173	224	151	778
LAWRENCE	76	72	75	59	282
MADISON	321	304	283	278	1,186
MARION	2,293	2,100	2,124	1,540	8,057
MARSHALL	68	56	52	36	212
MARTIN	3	1	8	7	19
MIAMI	71	73	56	52	252
MONROE	72	83	105	68	328
MONTGOMERY	61	61	68	36	226
MORGAN	155	149	142	111	557
NEWTON	14	40	28	31	113
NOBLE	43	82	91	57	273
OHIO	8	9	3	6	26
ORANGE	28	32	31	23	114
OWEN	33	23	30	22	108
PARKE	18	16	12	12	58
PERRY	28	20	20	14	82
PIKE	12	11	15	8	46
PORTER	266	252	235	177	930
POSEY	38	21	40	26	125
PULASKI	18	12	11	15	56
PUTNAM	63	76	66	60	265
RANDOLPH	31	46	37	34	148
RIPLEY	40	40	25	24	129
RUSH	38	28	31	26	121
SCOTT	37	41	50	29	157
SHELBY	111	101	100	81	393
SPENCER	25	27	19	10	81
ST. JOSEPH	426	418	426	365	1,635
STARKE	53	45	48	36	182
STEUBEN	64	44	65	43	216
SULLIVAN	30	17	22	9	78
SWITZERLAND	19	10	11	14	54
TIPPECANOE	179	181	169	138	667
TIPTON	39	24	33	16	112
UNION	13	4	13	10	40

COUNTY	Q1	Q2	Q3	Q4	ANNUAL TOTAL
VANDERBURGH	294	24	250	196	989
VERMILLION	11	22	15	19	67
VIGO	110	105	114	103	432
WABASH	46	34	54	17	151
WARREN	11	13	12	4	40
WARRICK	66	63	89	78	296
WASHINGTON	57	46	54	47	204
WAYNE	128	119	126	109	482
WELLS	34	33	48	37	152
WHITE	37	33	40	30	140
WHITLEY	39	55	46	40	180
STATE TOTAL	11,304	10,700	10,854	8,416	41,274

The chart below compares the national foreclosure rates to Indiana's foreclosure rates from the fourth quarter of 2000 through the third quarter of 2011. The data shows a steady increase in foreclosure inventory both in Indiana and nationally. The chart was created from data obtained from the Mortgage Bankers Association.



The most recent quarterly data from the Mortgage Bankers Association is shown below.

QUARTER	INDIANA FORECLOSURE RATE	NATIONAL RANK
Q3, 2010	4.43%	10th
Q4, 2010	4.75%	9th
Q1, 2011	4.89%	8th
Q2, 2011	4.86%	8th
Q3 2011	4.86%	7th

Although Indiana's foreclosure rate has slightly improved since the beginning of 2011, its national ranking worsened. For the last five quarters ending in Q3 of 2011, Indiana's mortgage foreclosure rate has increased by 0.43%, corresponding to a 3 place jump in the national rankings. This data seems to suggest that Indiana continues to be in the middle of a prolonged mortgage foreclosure crisis.

# 877 GET HOPE

Since 2007, approximately 110,000 troubled Hoosier borrowers have contacted the IFPN through the 1-877-GET-HOPE helpline and [www.877gethope.org](http://www.877gethope.org) website. Once a borrower contacts the IFPN, the borrower is matched with a certified foreclosure prevention counselor to discuss potential solutions. Counselors' assistance goes beyond just giving advice. Often, the counselor provides hands-on budgeting training for the borrower and serves as the borrower's representative during loan modification discussions with lenders. In 2011, IFPN was contacted by 20,000 troubled Hoosier borrowers through our helpline and website. Additional borrowers utilized the IFPN services by visiting one of the agencies or attending a borrower outreach event. Through its helpline, website, counseling services and events, IFPN estimates that it saved statewide and local stakeholders several billion dollars since launching in 2007.

According to a new study released by the Urban Institute in late 2011, clients who consulted with a housing counselor and received a loan modification from their lenders had their monthly payments reduced on average \$176 more than those who did not receive counseling. In addition, those who received counseling were nearly twice as likely to obtain a mortgage modification and 67% more likely to remain current 9 months after receiving the modification.



**STEPHEN L. & HELEN O. BENNETT | INDIANAPOLIS, IN**

*LETTER FROM BORROWER*

December 3, 2011

Community Action of Greater Indianapolis

2445 N. Meridian Street

Indianapolis, IN 46208

Dear Kevin:

This letter is to thank you and Community Action of Greater Indianapolis for all your hard work, counseling and prayers. Without you we had no idea what we would have done regarding the potential foreclosing of our home. After acquiring our home 13 years ago, we were in shock that there was the possibility that we were going to lose our home!

When our lender denied us and stated that we didn't qualify for President Obama's "Make Home Affordable" program, we were at a total loss of how we could salvage our credit and we both had come to the conclusion there was nothing we could do. October 2010, we contacted your organization (CAGI) and scheduled our first meeting. Once we got to the meeting we realized we were not alone. There were several couples and individuals facing the

same dilemma because of loss of jobs, lack of income, etc. Our situation was caused by downsizing, lack of income and then under employment.

Kevin, you were sent to us by God and we know that. Without you and your knowledge of mortgages, and the legalities that were in our favor, we would have lost our home. As homeowners, we had no idea what rights we had and how we could negotiate and talk to our lender to get them to understand our situation. We encountered so many road blocks and obstacles that at one point we were about to just give up. But you wouldn't allow us to give up. You stood by us the whole time with counseling, prayers and determination. You had several conference calls with us and our lender and we truly believe they felt your presence and the backing of Community Action of Greater Indianapolis!

We can say this; as of this date our home was SAVED by you! Our mortgage was decreased \$155 per month and is definitely affordable for us. We finally closed on our mortgage modification December 1, 2011. Our last conversation regarding the loan modification was yesterday and the great news was given to us during that conversation. We are now considered CURRENT on our mortgage; our lender will report to all the credit bureaus that we are current; our credit will be salvaged and best of all we can keep our home!

Thank you Kevin! Thank you Community Action of Greater Indianapolis! Without you, we couldn't have done it!

Sincerely and with Great Gratitude!



# INDIANA'S HARDEST HIT FUND

## **BUILDING THE BRIDGE TO RECOVERY PROGRAM**

In 2010, the U.S. Department of the Treasury established the Housing Finance Agency Innovation Fund for the Hardest-Hit Markets to provide financial assistance to families in the states most impacted by the downturn of the housing market. Indiana received \$222 million of this funding to help families who have fallen behind on their mortgage loans due to the loss of employment and are unable to qualify for existing loan modifications and foreclosure prevention programs. In 2011, the Indiana Foreclosure Prevention Network announced the Building the Bridge to Recovery Program, which offers individuals who are unemployed, through no fault or neglect of their own, a monthly benefit to cover a portion of their first mortgage and related expenses while the individual seeks new employment. The program began with a staggered launch in May in counties with the highest volume of foreclosures. By mid-summer, the program reached full state coverage.

The Building the Bridge to Recovery Program covers a portion of principal, interest, taxes and insurance for eligible unemployed homeowners while they are seeking re-employment. The maximum assistance available is \$18,000 if the resident lives in one of the 46 counties designated as "hardest hit" by the foreclosure crisis and \$12,000 for non-hardest hit counties.

The program requires that participating homeowners either take part in approved workforce training or education, or contribute time per month towards volunteer service in their community. IFPN has formed a partnership with the Indiana Office of Faith Based and Community Initiatives to coordinate the volunteer service program.

From inception to early December, there are nearly 700 applications in review, with almost 200 borrowers currently participating in the program. With the program being fully operational, the IFPN is launching a statewide marketing effort in partnership with the Indiana Department of Workforce Development.

At the conclusion of this program, it is estimated that 13,000 Indiana households will have received assistance at an average assistance level of \$702 per month for an average of approximately 16 months, inclusive of payments to clear delinquencies and assistance after re-employment.



## EDDIE & TERESA CANTU | SEYMOUR, IN

### CASE STUDY

In November of 2010, on his twins' fourth birthday, Eddie Cantu received word that he lost his job due to company cut backs. The sudden job loss left the family of six without a source of income to pay their mortgage. For six months, the Cantu family struggled to pay their mortgage as Eddie searched for a new job. Teresa began selling personal items from their home to make mortgage payments. In the spring of 2011, Teresa spoke with Human Services in Columbus, and learned about the Building the Bridge to Recovery program. The housing counselor helped Eddie and Teresa gather the necessary paperwork to apply for the program and gave them hope in what seemed like a hopeless situation. The Cantus applied for the program and were the first family funded with Indiana's Hardest Hit Fund dollars. Within a month of being on the program, Eddie found re-employment. The funding continued for three months post reemployment, so the Cantus were able to catch up on their mortgage and other bills they had fallen behind on. With a new job Eddie loves and the threat of foreclosure behind them, the Cantu family is building their bridge to recovery.

# LEGAL REPRESENTATION PROGRAM

## LEGAL REPRESENTATION PROGRAM

In 2009, the Indiana Foreclosure Prevention Network partnered with Indiana Legal Services (ILS) to provide pre-foreclosure legal assistance under IHCD's National Foreclosure Mitigation Counseling (NFMC) Legal Assistance Program Award. Understanding that homeowners represented by attorneys specializing in foreclosure defense have the highest likelihood to reach an agreement with their lenders to retain their home and continue to pay down the mortgage debt, IFPN and ILS expanded their partnership.

In 2011, IFPN announced the Legal Representation Program, in partnership with Indiana Legal Services, which allows a variety of new clients to receive necessary legal representation, before, during and after the course of the foreclosure litigation. In the past year, ILS has been able to assist over 53 clients under this program, which has an 80% success rate. Some of the program successes include the dismissal of several foreclosure cases, default judgments set aside and predatory lending claims raised on behalf of homeowners.

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### CASE STUDY

The Satter family of Trafalgar, Indiana spent more than a year attempting to navigate the loss mitigation department of their lender. A series of lay-offs in his industry had left Gary unemployed and under-employed for months, making it difficult to meet monthly mortgage payments. Linda's grant-funded employment ran out in 2010, adding a greater strain to their financial situation. Linda contacted their lender twice and they received a forbearance,



### GARY & LINDA SATTER | TRAFALGAR, IN

but both times the partial payments were rejected, and the lender continued with the foreclosure process. During this time, the lender had lost the Satter's paperwork three times and then sent incorrect paperwork, further confusing the process. Linda sought help from a debt relief firm. Unfortunately, the firm was part of a mortgage rescue scam. In October, 2010, Linda reached out for assistance through the Legal Representation Program with Indiana Legal Services (ILS). ILS assisted the Satter family in navigating the loss mitigation department of their lender and helped the family file a response to the foreclosure lawsuit. In addition, ILS was able to recover money from the mortgage rescue scam and the debt relief company. ILS helped file a complaint against the mortgage rescue scam company, which is still pending with the Indiana Attorney General's Office. Gary and Linda continue to experience the challenges of under-employment and a tough economy, but thanks to ILS their foreclosure lawsuit was dismissed and they are in a better situation to understand their options to work with their lender.

# MORTGAGE FORECLOSURE TRIAL COURT ASSISTANCE PROGRAM

2011 marked the second year of the Indiana Supreme Court’s Mortgage Foreclosure Trial Court Assistance Project (MFTCAP), a pilot program seeking to join borrowers and lenders with court-appointed facilitators, pro bono attorneys, and housing counselors. This program utilizes court-appointed facilitators to reach out to foreclosed borrowers, ensure they are aware of their right to a settlement conference, and to bring both parties to the table to try to find a mutually-agreeable settlement, or “workout”. The MFTCAP is funded through a portion of the \$50.00 filing fee levied on all foreclosure cases after July 1, 2009.

The MFTCAP launched on a pilot basis in February 2010 in Allen County and currently has a presence in 20 Indiana counties. Below is a list MFTCAP pilot counties and current data.

## List of Pilot Counties

## Pilot County Data (from 1/1/11 – 12/1/11)

Allen (February 2010)	- 4,948 telephone conferences were scheduled;
Bartholomew (January 2011)	- 2,855 telephone conferences were held (the remaining 2,093 borrowers failed to appear);
Boone (March 2011)	- 2,550 borrowers were eligible for a settlement conference;
Clark (October 2010)	- 2,198 settlement conferences were requested;
Clinton (April 2011)	- 2,161 settlement conferences were held;
Delaware (December 2010)	- 947 conferences resulted in workouts (824 in a stay-in-home workout);
Elkhart (December 2010)	- 891 conferences resulted in foreclosure; and
Fayette (April 2010)	- 323 conferences are being followed up by the facilitator.
Hamilton (October 2010)	
Hendricks (November 2010)	
Howard (November 2010)	
Johnson (October 2011)	
Lake (July 2010)	
LaPorte (December 2010)	
Madison (August 2010)	
Marion (April 2010)	
Martin (October 2010)	
Monroe (April 2010)	
St. Joseph (April 2010)	
Vanderburgh (October 2010)	

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# INDIANA HELPS

In 2010, IFPN partnered with Neighborhood Christian Legal Clinic (NCLC) to create Indiana Housing Educators Licensing Procedures and Standards (Indiana HELPS). The Indiana HELPS program is an important piece of the Indiana Foreclosure Prevention Network. HELPS functions to certify IFPN counselors that provide pre-purchase and foreclosure prevention counseling for Indiana residents. This program sets a counseling standard for the state and ensures that Indiana has the highest trained housing counselors in the industry. In addition, HELPS provides continuing education training required for certified housing counselors. The goal of these certification programs is to train and maintain wise and well-equipped counselors who are adept at navigating the complex world of a mortgage transaction.

# APPENDICES

## IFPN HOUSING COUNSELING AGENCIES

Affordable Housing Corporation  
812 S. Washington  
Marion, IN 46953  
(765) 662-1574

Apprisen Financial Advocates  
615 N. Alabama Street  
Suite 134  
Indianapolis, IN 46204  
(317) 266-1300

Brighton Center, Inc.  
741 Central Avenue  
Newport, KY 41071  
(859) 491-8303

City of Bloomington/Housing &  
Neighborhood Development  
401 N. Morton Avenue  
Bloomington, IN 47404  
(812) 349-3510

City of South Bend\*  
224 West Jefferson Boulevard, Suite 100  
South Bend, IN 46601  
(574) 235-9449

Community Action of Greater Indianapolis\*  
3226 North Meridian Street  
Indianapolis, IN 46208  
(317) 396-1786

Community Action of Western Indiana\*  
418 Washington Street  
Covington, IN 47932  
(765) 793-4881

Community Action Program of Evansville and  
Vanderburgh Counties\*  
401 S.E. Sixth Street, Suite 001  
Evansville, IN 47713  
(812) 492-3951

Consumer Credit Counseling Service of  
Northeastern Indiana, Inc.  
4105 W. Jefferson Blvd  
Fort Wayne, IN 46804  
260-432-8200

Consumer Credit Counseling Service of  
Northwest Indiana\*  
800 E. 86th Avenue  
Merrillville, IN 46410  
(219) 980-4800

Eastside Community Center\*  
421 McClure Road  
Columbus, IN 47201  
(812) 376-7840

Family Services Association  
618 S. Main Street  
Kokomo, IN 46901  
(765) 454-7290

Fort Wayne Housing Authority  
7315 Hanna Street  
Fort Wayne, IN 46816  
(260) 449-7725

Fort Wayne Urban League\*  
2135 S. Hanna St.  
Fort Wayne, IN 46750  
(260) 745-3100

Greenpath, Inc.\*  
500 N. Nappanee Ste. 7A  
Elkhart, IN 46514  
(574) 293-0075

Habitat for Humanity of Whitley County, Inc.\*  
378-A North Line Street  
Columbia City, IN 46725  
260-248-4500

Harrison County Community Services  
P.O. Box 308  
Corydon, IN 47112  
(812) 738-8143

Hoosier Uplands\*  
1500 W. Main St.  
Mitchell, IN 47446  
(812) 849-4447

Homestead Consulting Services\*  
20 N. 2nd Street  
P.O. Box 256  
Lafayette, IN 47901  
(765) 423-1284

HOPE of Evansville, Inc.\*  
608 Cherry St.  
Evansville, IN 47713  
(812) 423-3169

Housing Opportunities, Inc.\*  
2001 Calumet Avenue  
Valparaiso, IN 46383  
(219) 548-2800

Human Services, Inc.\*  
1585 Indianapolis Road  
Columbus, IN 47201  
(812) 372-8407

Indianapolis Neighborhood Housing  
Partnership\*  
3550 N. Washington Boulevard  
Indianapolis, IN 46205  
(317) 925-1400

La Casa, Inc.\*  
202 North Cottage Avenue  
Goshen, IN 46528  
(574) 533-4450

Lincoln Hills Development Corporation\*  
302 Main Street  
Tell City, IN 47586  
(812) 547-3435

Martindale Brightwood Community  
Development Corporation\*  
2855 North Keystone Avenue, Suite 130  
Indianapolis, IN 46218  
(317) 924-8042

Neighborhood Christian Legal Clinic\*  
3333 N. Meridian St., 2nd Floor  
Indianapolis, IN 46208  
(317) 429-4131

Pathfinder Services, Inc.\*  
227 East Washington Boulevard, Suite 305  
Fort Wayne, IN 46802  
(260) 424-1831

South Bend Heritage Fund\*  
803 Lincoln Way West  
South Bend, IN 46616  
(574) 289-1066

The Home Ownership Center of  
Greater Cincinnati, Inc.\*  
2820 Vernon Place  
Cincinnati, OH 45219  
513-569-4417

TRI-CAP\*  
607 Third Avenue  
Jasper, IN 47547  
(812) 482-2233

Those agencies notated with an (\*) indicate that  
they also provide assistance to borrowers that wish  
to apply for HHF.

INHP will not be providing services for the  
Indiana Foreclosure Prevention Network in 2012.

## IFPN PARTNERS

AARP Indiana  
Chase  
Citizens Gas  
City of Indianapolis  
Fannie Mae  
FDIC  
Federal Home Loan Bank of Indianapolis  
Federal Reserve Bank of Chicago  
Fifth Third Bank  
Freddie Mac  
HOPE NOW Alliance  
HSBC - The world's local bank  
Huntington Bank  
Indiana Association for Community Economic Development  
Indiana Association of Realtors  
Indiana Attorney General Office  
Indiana Bankers Association  
Indiana Black Expo, Inc  
Indiana Broadcasters Association  
Indiana Builders Association  
Indiana Department of Workforce Development Work One Centers  
Indiana Housing and Community Development Authority  
Indiana Legal Services  
Indiana Mortgage Bankers Association  
Indiana Office of Faith-Based and Community Initiatives  
Indianapolis Neighborhood Housing Partnership  
Indiana Pro Bono Commission  
Indiana Professional Licensing Agency  
Indiana's Supreme Court  
Ivy Tech Community College  
John H. Boner Community Center  
Lt. Governor Becky Skillman  
National City  
NIPSCO  
US Bank  
U.S. Department of Housing and Urban Development  
Vectren Corporation  
WFYI Public Television  
Indiana Pro Bono Commission  
Indiana Professional Licensing Agency  
Indiana Supreme Court  
Ivy Tech Community College  
John H. Boner Community Center  
Lt. Governor Becky Skillman  
National City  
NIPSCO  
US Bank  
U.S. Department of Housing and Urban Development  
Vectren Corporation  
WFYI Public Television

## STAFF

For questions regarding the  
Indiana Foreclosure Prevention Network,  
and Hardest Hit Fund,  
please contact:

STEPHANIE WELLS

Director of Asset Preservation, IHEDA

317-233-4474

[swells@iheda.in.gov](mailto:swells@iheda.in.gov)

For questions regarding the  
Mortgage Foreclosure Trial Court Assistance Project  
(MFTCAP), please contact:

ELIZABETH DAULTON

Project Manager

(317) 234-7155

[edaulton@courts.state.in.us](mailto:edaulton@courts.state.in.us)

For questions regarding the  
Legal Representation Program,  
please contact:

MARCY WENZLER

Director of Housing Law Center, Indiana Legal Services

(812) 339-7668

[marcy.wenzler@ilsa.net](mailto:marcy.wenzler@ilsa.net)

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