

*"By helping individual homeowners, SUN is not only bringing hope to its clients, but also making a difference in the quality of life of our city neighborhoods."*

– MAYOR THOMAS M. MENINO, BOSTON

## **SUN Initiative, run by non-profit Boston Community Capital, helps homeowners in foreclosure repurchase their homes with mortgages they can afford**

- Launched in late 2009, the SUN Initiative (the initials stand for "Stabilizing Urban Neighborhoods") has prevented the eviction of over 300 Massachusetts residents, helping homeowners and tenants facing eviction due to foreclosure to repurchase their homes and reducing their average monthly housing payments by more than 40%.
- SUN works with banks and attorneys to stop the eviction process, purchase foreclosed properties at current market values, and resell those properties to their current occupants at a significant discount off the prior mortgage value.
- SUN welcomes applications from Massachusetts residents who are late on their payments or in foreclosure and have a stable and predictable income (even if it is Social Security payments) that can support a mortgage at current rates.
- To determine if you or someone you know may be eligible, contact SUN at (617) 933-5880, via email at [info@sunhomehelp.org](mailto:info@sunhomehelp.org) or on the web at [www.sunhomehelp.org](http://www.sunhomehelp.org).
- Individuals with a poor credit history or bankruptcy filing may be eligible and are encouraged to apply; so are individuals who have been turned down for participation in the federal mortgage modification programs.
- SUN carefully examines the income, circumstances and ability of a homeowner in foreclosure to carry a mortgage that is roughly equivalent to the value of their home.
- SUN is different from federal mortgage modification programs because it reduces the principal balance of the mortgage. The federal mortgage modification programs typically help homeowners reduce their monthly payments by lowering the interest rate and extending the term of the loan, for example from 30 to 40 years.
- SUN provides foreclosed homeowners with a new 30-year, fixed rate mortgage at approximately 6.375% (6.545% APR) with one point or 6.625% (6.749% APR) with .50 point (interest rate as of November 7, 2011). A biweekly payment plan helps homeowners build up reserves that can be used to pay down the mortgage principal and reduce the length of the loan, or used to pay for necessary repairs.
- The SUN initiative is a program of Boston Community Capital, a non-profit organization with a 28-year track record of financing affordable housing, child care facilities, schools, community health centers and community programs. The SUN program's funding comes from individual investors and foundations, the U.S. Department of Treasury's CDFI Fund and the Massachusetts Department of Housing and Community Development. SUN is an Equal Housing Opportunity program.

*"Al ayudar a propietarios de casas, SUN no solo trae esperanza a sus clientes, sino que además marca la diferencia en la calidad de vida de los barrios de nuestra ciudad."* – ALCALDE THOMAS M. MENINO, BOSTON

## SUN Initiative, dirigida por Boston Community Capital, ayuda a propietarios de casas con embargos hipotecarios a readquirirlas bajo hipotecas que puedan pagar

- Introducido a finales del 2009, SUN Initiative (Iniciativa de "Estabilización de barrios urbanos" por sus siglas en inglés) ha prevenido el desalojo de más de 300 residentes de Massachusetts, ayudando a propietarios de casas e inquilinos que se enfrentan al desalojo debido a juicios hipotecarios a readquirir sus casas y reducir sus pagos mensuales promedio más de 40%.
- SUN trabaja con bancos y abogados para detener el proceso de desalojo, adquirir propiedades con embargos hipotecarios por el valor actual del Mercado y revender dichas propiedades a sus residentes actuales con un descuento importante en comparación al monto de la hipoteca anterior.
- SUN recibe solicitudes de residentes de Massachusetts que están retrasados en sus pagos o están pasando por un embargo hipotecario y que tengan un ingreso estable y predecible (así sean pagos del Seguro Social) que puedan tolerar una hipoteca según las tasas actuales.
- Para determinar si usted o alguien que conoce es elegible, comuníquese con SUN llamando al (617) 933-5880, vía email a [info@sunhomehelp.org](mailto:info@sunhomehelp.org) o en internet en [www.sunhomehelp.org](http://www.sunhomehelp.org).
- Las personas cuyo historial crediticio sea malo o hayan declarado bancarrota pueden ser elegibles y se les anima a que presenten solicitudes; lo mismo para las personas que han sido rechazadas para participar en los programas federales de modificación de hipotecas.
- SUN revisa detenidamente el ingreso, las circunstancias y la capacidad del propietario de la casa con juicio hipotecario para llevar una hipoteca que sea más o menos equivalente al valor de su casa.
- SUN es distinto a los programas federales de modificación de hipotecas ya que reduce el saldo del capital de la hipoteca.
- Los programas federales de modificación de hipotecas típicamente ayudan a los propietarios de casas a reducir sus pagos mensuales al bajar la tasa de interés y extender el plazo del préstamo, por ejemplo de 30 a 40 años.
- SUN le proporciona a los propietarios de casas con embargos hipotecarios una nueva hipoteca de 30 años, con tasa fija, de aproximadamente 6.375% (6.545% APR) con uno punto o 6.625% (6.749% APR) con .50 punto (tasa de interés desde el día 7 de Noviembre 2011). El plan de pagos quincenal ayuda a los propietarios a desarrollar reservas que pueden utilizar para pagar el capital de la hipoteca y reducir el período del préstamo, o que pueden utilizar para las reparaciones que sean necesarias.
- La iniciativa SUN es un programa de Boston Community Capital, una organización sin fines de lucro con una trayectoria de 28 años de financiamiento para viviendas económicas, instalaciones para guarderías infantiles, escuelas, centros comunitarios de salud y programas comunitarios. Los fondos del programa SUN provienen de inversionistas particulares y fundaciones, el fondo CDFI del Departamento de tesorería de los EE.UU. y el Departamento de vivienda y desarrollo comunitario de Massachusetts. SUN es un programa de Equal Housing Opportunity (igualdad en oportunidades de vivienda).



For more information 617.933.5880 [www.SunHomeHelp.org](http://www.SunHomeHelp.org) [info@SunHomeHelp.org](mailto:info@SunHomeHelp.org)

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Mortgage loans are made by Boston Community Capital's affiliate, Aura Mortgage Advisors, a licensed mortgage lender (N.M.L.S # ML23467).

**[WWW.BOSTONCOMMUNITYCAPITAL.ORG](http://WWW.BOSTONCOMMUNITYCAPITAL.ORG)**



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*"A crise de execução de hipotecas chegou com pesar a algumas vizinhanças em New Bedford, forçando alguns donos ocupantes em retirada e dando a investidores de fora uma forma barata de entrada. SUN oferece a donos de casas uma forma de ficarem na casa que tanto lhes custou a comprar, e fecha a porta a donos ausentes."*

- MAYOR JON MITCHELL, NEW BEDFORD

## **Iniciativa SUN, a cargo da agência sem fins lucrativos Boston Community Capital, ajuda donos de casa a recolherem as suas próprias casas com hipotecas que podem pagar**

- Com início em fins de 2009, a iniciativa SUN (as iniciais significam "Estabilizar Vizinhanças Urbanas [Stabilizing Urban Neighborhoods]") tem evitado o despejo de mais de 300 residentes de Massachusetts, auxiliando os donos e inquilinos que se deparam com despejo devido a execução da hipoteca a reaverem as suas próprias casas e reduzindo a prestação mensal em mais de 40%.
- SUN trabalha com bancos e advogados para parar o processo de despejo, compra das propriedades perdidas via execução da hipoteca a valores do Mercado presente, e vende de novo essas propriedades aos presentes donos com um desconto significativo do valor da hipoteca anterior.
- SUN aceita candidaturas de residentes de Massachusetts que estão atrasados nos seus pagamentos ou em estado de despejo via execução da hipoteca e têm rendas estáveis e predizíveis (mesmo se for pagamentos do Seguro Social) que podem sustentar as taxas de juro de hipotecas correntes.
- Para determinar se você ou alguém seu conhecido é elegível, contacte a SUN pelo número (617) 933-5880, por correio eletrónico [info@sunhomehelp.org](mailto:info@sunhomehelp.org) ou na Internet em [www.sunhomehelp.org](http://www.sunhomehelp.org).
- Indivíduos com um historial de crédito medíocre ou candidaturas a bancarrota podem ser elegíveis e encorajamos a candidatarem-se; assim como indivíduos que não foram aceites a participar em programas federais de modificação da hipoteca.
- SUN cuidadosamente examina as rendas, circunstâncias e aptitudes de um dono de casa em vias de execução da hipoteca, a carregar uma hipoteca que é mais ou menos equivalente ao valor da sua casa.
- SUN é diferente dos programas federais de modificação da hipoteca porque reduz o balanço do principal da hipoteca. Os programas federais de modificação da hipoteca tipicamente auxiliam os donos a reduzir os pagamentos mensais reduzindo o juro e estendendo o termo do empréstimo, por exemplo de 30 a 40 anos.
- SUN fornece a donos de propriedades cuja hipoteca foi executada uma nova hipoteca de 30 anos, juro fixo de aproximadamente 6.375% (6.545% APR) com um ponto ou 6.625% (6.749% APR) com .50 ponto (taxa de juro datada de 7 de Novembro de 2011). Um plano de pagamento bissemanal ajuda os donos a construírem reservas que podem ser usadas para pagar mais rápido o principal da hipoteca e reduzir a duração do empréstimo, ou usadas para fazer reparações necessárias.
- A iniciativa SUN é um programa da Boston Community Capital, uma organização sem fins lucrativos com um historial de 28 anos financiando moradias, creches, escolas, centros de saúde comunitários e programas comunitários. Os fundos do programa SUN são derivados de investidores individuais e de fundações, do Fundo CDFI do Departamento Federal do Tesouro e do Departamento Estatal de Moradias e Desenvolvimento Comunitário. SUN é um programa de Oportunidade Igual de Empréstimo.



“ការផ្តល់ជំនួយដល់អ្នកដែលមានផ្ទះដោយខ្លួន, SUN មិនត្រឹមផ្តល់នូវសេចក្តីសង្ឃឹមដល់ អតិថិជនប៉ុណ្ណោះទេ គឺថែមទាំងជួយជំរុញលើកកម្ពស់គុណភាពជីវិតនៃការរស់នៅក្នុងតំបន់ នៃក្រុងយើងទៀតផង។”

ចៅហ្វាយក្រុងប្រចាំឆ្នាំ៖ MAYOR THOMAS M. MENINO, BOSTON

ការចាប់ផ្តើមគំនិតនៃអង្គការសាន់(SUN) គឺផ្ដើមឡើងដោយអង្គការក្រៅរដ្ឋាភិបាល Boston Community Capital ក្នុងកិច្ចផ្តល់ជំនួយដល់ម្ចាស់ផ្ទះ ដែលស្ថិតនៅក្នុងការទាញយកសិទ្ធិជាម្ចាស់ ដើម្បីទិញយកផ្ទះរបស់គេវិញ ក្នុងតម្លៃបង់ថ្លៃផ្ទះ ដែលពួកគេអាចមានលិខិតភាពបង់បាន

→ កម្មវិធីនេះបានចាប់អនុវត្តនៅចុងឆ្នាំ២០០៩ ការចាប់ផ្តើមគំនិតនៃអង្គការ SUN (អក្សរកាត់មកពីពាក្យថា៖ Stabilizing Urban Neighborhoods -ការធ្វើអោយតំបន់ឬសង្កាត់នៃទីក្រុងមានស្ថេរភាព) បានជួយការពារអ្នករស់នៅ ក្នុងរដ្ឋម៉ាសាឈូសេតកុំមានការបណ្តេញចេញពីផ្ទះយ៉ាងហោចជាង១៥០គ្រួសារ, ផ្តល់នូវការឧបត្ថម្ភដល់ម្ចាស់ផ្ទះ និងអ្នកដែលជួលផ្ទះគេនៅ កុំមានការបណ្តេញចេញពីផ្ទះ ដោយសារស្ថិតនៅក្នុងការទាញយកសិទ្ធិជាម្ចាស់ ដើម្បីទិញយកផ្ទះគេមកវិញ ហើយនិងបញ្ចុះតម្លៃនៃការបង់ថ្លៃផ្ទះប្រចាំខែរហូតដល់ជាង៨០ភាគរយទៀតផង។

→ SUN សហប្រតិបត្តិការជាមួយធនាគារនិងមេធាវីដើម្បីបញ្ឈប់នូវរឿងក្តីនៃការបណ្តេញចេញពីផ្ទះ, ទិញផ្ទះដែលស្ថិតនៅក្នុងការទាញយកសិទ្ធិជាម្ចាស់មកវិញ ក្នុងតម្លៃសមរម្យទៅតាមតម្លៃទីផ្សារនៃបច្ចុប្បន្ន រួចហើយលក់ផ្ទះទាំងអស់នោះទៅឲ្យម្ចាស់ផ្ទះវិញ ក្នុងតម្លៃចុះថោកជាងតម្លៃនៃការខ្ចីប្រាក់ទិញផ្ទះពីមុន។

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→ ដើម្បីចង់ដឹងថាលោក-អ្នក ឬក៏អ្នកណាម្នាក់ដែលលោក-អ្នកស្គាល់ដែលអាចទទួលកម្មវិធីនេះ សូមអញ្ជើញទំនាក់ទំនងទៅទូរស័ព្ទលេខ៖ (617) 933-5880, ឬតាមរយៈផ្ញើសារ [info@sunhomehelp.org](mailto:info@sunhomehelp.org) ឬក៏ចូលទៅក្នុងប្រព័ន្ធវិបសាយ [www.sunhomehelp.org](http://www.sunhomehelp.org) ។

→ ចំពោះលោក-អ្នកនាងណាដែលមានបានប្រវត្តិគ្រឿងមិនល្អ ឬក៏ធ្លាប់ឆន់ក្ស័យ រិតតែគួរដាក់ពាក្យសុំ ព្រោះអាចមានសិទ្ធិទទួលកម្មវិធីជំនួយនេះ, ហើយចំណែកលោក-អ្នកនាងណាដែលត្រូវបានបដិសេធមិនឲ្យចូលរួមក្នុងកម្មវិធីខ្ចីលុយពីសហព័ន្ធបង់បន្ថយថ្លៃផ្ទះនោះ ក៏គួរតែចូលរួមផងដែរ។

→ SUN ពិនិត្យពិច័យប្រាក់ចំណូលយ៉ាងច្បាស់លាស់ ដោយសំអាងទៅលើស្ថានភាពនិងសមត្ថភាព នៃម្ចាស់ផ្ទះនីមួយៗ ដែលស្ថិតនៅក្នុងកាលៈទេសៈត្រូវគេទាញយកសិទ្ធិជាម្ចាស់ ដើម្បីផ្ទេរលុយខ្ចីបង់ថ្លៃផ្ទះឲ្យសមស្មើនឹងតម្លៃផ្ទះរបស់គេ។

→ អង្គការSUN មានគោលការណ៍ខុសពីកម្មវិធីឲ្យខ្ចីលុយបង់បន្ថយថ្លៃទិញផ្ទះពីសហព័ន្ធ ពីព្រោះអង្គការយើងជួយកាត់បន្ថយទាំងចំនួនទឹកប្រាក់ដែលខ្ចីពីដើមដំបូងទៀតផង។ កម្មវិធីឲ្យខ្ចីលុយបង់បន្ថយថ្លៃទិញផ្ទះពីសហព័ន្ធ គឺបានត្រឹមតែជួយម្ចាស់ផ្ទះ កាត់បន្ថយការបង់ថ្លៃផ្ទះប្រចាំខែ ដោយបញ្ចុះអត្រាការប្រាក់ ហើយពន្យារនូវលក្ខខណ្ឌនៃការខ្ចីលុយ, ឧទាហរណ៍ពី៣០ឆ្នាំ ពន្យារទៅដល់៨០ឆ្នាំ។

→ SUN ផ្តល់ជំនួយដល់ម្ចាស់ផ្ទះដែលត្រូវគេទាញយកសិទ្ធិជាម្ចាស់ នូវការខ្ចីលុយទិញផ្ទះ តាមកិច្ចសន្យាថ្មី គឺ៣០ឆ្នាំ ដែលមានការប្រាក់មិនប្រែប្រួល ក្នុងអត្រាប្រមាណពី 6.375%(6.545% APR) ក្នុងកិច្ចអត្រាថ្មយពី៦.625% (6.749%APR) ឬក៏ស្ថិតក្នុងចំណុច .50ពង់ (អត្រាការប្រាក់នៃ ថ្ងៃទី៧ ខែវិច្ឆិកា ឆ្នាំ២០០១)។ ការជួយសម្របសម្រួលឲ្យម្ចាស់ផ្ទះបង់ថ្លៃផ្ទះពីរអាទិត្យម្តង គឺជួយចាត់ចែងឲ្យមានប្រាក់បំរុងដើម្បីទុកបង់ថ្លៃផ្ទះ និងកាត់បន្ថយថាវៈវេលានៃការខ្ចីលុយផងដែរ, ឬក៏ដើម្បីទុកប្រើក្នុងការជួសជុលដីចាំបាច់ផ្សេងៗ។

→ ការចាប់ផ្តើមគំនិតនៃអង្គការសាន់(SUN) គឺជាកម្មវិធីមួយរបស់ Boston Community Capital ជាអង្គការក្រៅរដ្ឋាភិបាលមួយ ដែលមានបទពិសោធន៍២៧ឆ្នាំ ក្នុងកិច្ចតតាតផ្នែកហិរញ្ញវត្ថុនៃផ្ទះសម្បែងដែលល្មមនិងចំណាយបាន កន្លែងថែទាំ អាហារ មណ្ឌលសុខភាពសហគមន៍ និងកម្មវិធីជាច្រើនទៀតក្នុងសហគមន៍។ ធនធាននិងថវិការដ្ឋានដែលអង្គការសាន់ទទួលបាន គឺពីវិនិយោគទុនម្នាក់ៗ និងមូលនិធិផ្សេងៗ និងពីធនធាននៃ U.S Department of Treasury's CDFI Fund និងពី Massachusetts Department of Housing ហើយនិងពី Community Development។ អង្គការ Sun ជាកម្មវិធីមួយដែលផ្តល់ឱកាសផ្នែកលំនៅដ្ឋានដោយស្មើភាព។

*"The SUN initiative program offers assistance to families struggling to save their homes and in the process provides a benefit to the community by maintaining the quality of life in our neighborhoods."*

- MAYOR GARY CHRISTENSON, MALDEN

## **SUN Initiative, run by non-profit Boston Community Capital, helps homeowners in foreclosure repurchase their homes with mortgages they can afford**

- Launched in late 2009, the SUN Initiative (the initials stand for "Stabilizing Urban Neighborhoods") has prevented the eviction of over 300 Massachusetts residents, helping homeowners and tenants facing eviction due to foreclosure to repurchase their homes and reducing their average monthly housing payments by more than 40%.
- SUN works with banks and attorneys to stop the eviction process, purchase foreclosed properties at current market values, and resell those properties to their current occupants at a significant discount off the prior mortgage value.
- SUN welcomes applications from Massachusetts residents who are late on their payments or in foreclosure and have a stable and predictable income (even if it is Social Security payments) that can support a mortgage at current rates.
- To determine if you or someone you know may be eligible, contact SUN at (617) 933-5880, via email at [info@sunhomehelp.org](mailto:info@sunhomehelp.org) or on the web at [www.sunhomehelp.org](http://www.sunhomehelp.org).
- Individuals with a poor credit history or bankruptcy filing may be eligible and are encouraged to apply; so are individuals who have been turned down for participation in the federal mortgage modification programs.
- SUN carefully examines the income, circumstances and ability of a homeowner in foreclosure to carry a mortgage that is roughly equivalent to the value of their home.
- SUN is different from federal mortgage modification programs because it reduces the principal balance of the mortgage. The federal mortgage modification programs typically help homeowners reduce their monthly payments by lowering the interest rate and extending the term of the loan, for example from 30 to 40 years.
- SUN provides foreclosed homeowners with a new 30-year, fixed rate mortgage at approximately 6.375% (6.545% APR) with one point or 6.625% (6.749% APR) with .50 point (interest rate as of November 7, 2011). A biweekly payment plan helps homeowners build up reserves that can be used to pay down the mortgage principal and reduce the length of the loan, or used to pay for necessary repairs.
- The SUN initiative is a program of Boston Community Capital, a non-profit organization with a 28-year track record of financing affordable housing, child care facilities, schools, community health centers and community programs. The SUN program's funding comes from individual investors and foundations, the U.S. Department of Treasury's CDFI Fund and the Massachusetts Department of Housing and Community Development. SUN is an Equal Housing Opportunity program.



For more information 617.933.5880 [www.SunHomeHelp.org](http://www.SunHomeHelp.org) [info@SunHomeHelp.org](mailto:info@SunHomeHelp.org)

*"The foreclosure crisis has hit some New Bedford neighborhoods hard, forcing owner occupants out and giving outside investors a cheap way in. SUN offers homeowners a way to stay in the homes they worked so hard to buy, and closes the door to absentee ownership." – Mayor Jon Mitchell, New Bedford*

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Mortgage loans are made by Boston Community Capital's affiliate, Aura Mortgage Advisors, a licensed mortgage lender (N.M.L.S # ML23467).

**[WWW.BOSTONCOMMUNITYCAPITAL.ORG](http://WWW.BOSTONCOMMUNITYCAPITAL.ORG)**



ENGLISH  
100412



*"The SUN Initiative has been successful in other parts of Plymouth County and has the potential to help many more of our residents in foreclosure keep their homes."*

– PLYMOUTH COUNTY REGISTER OF DEEDS JOHN R. BUCKLEY JR.

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