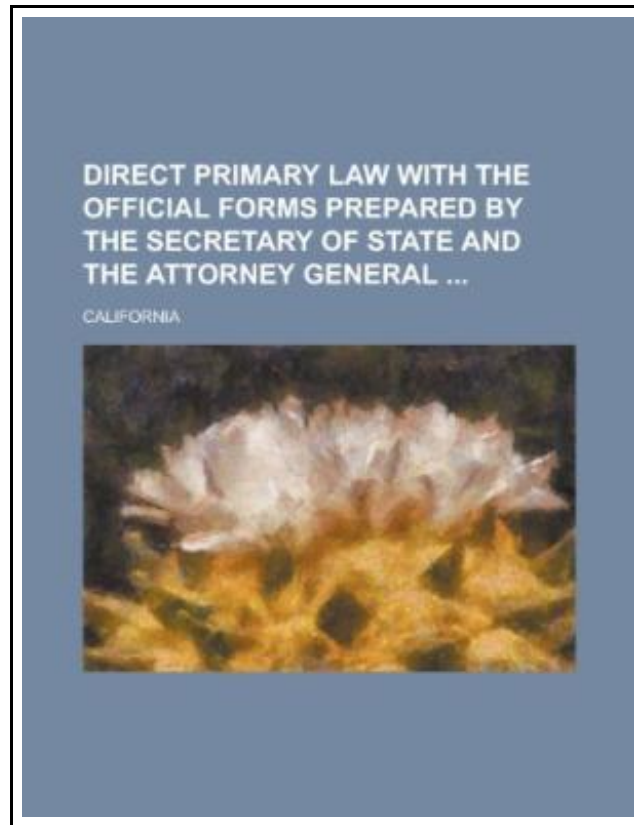


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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 68 pages. Original publisher: Washington : U. S. G. P. O. , 2010. LC Number: KF26 . J8 2009i OCLC Number: (OCoLC)551181502 Subject: Mortgage loans -- Rhode Island -- Refinancing. Excerpt: . . . 11 More than 7 percent of Rhode Island mortgage holders are se-verely delinquent according to the most recent data that is from the Mortgage Bankers Association. It is noteworthy to see that Rhode Island Housings mortgage delinquency rate using the same statistics is only at 1. 96 percent. There is a significant difference there which is attributed to conservative lending practices that weve always practiced, a mission based strategy to help Rhode Is-landers make safe and informed decisions to buy and keep a safe and healthy home that meets their needs. While the rate of homeowners losing their homes is indeed very troubling, we also need to be aware that that is only part of the story. For every homeowner that loses their home, there are a number of other families who had been renting in these multi-fam-ily properties who have also lost their homes, some of them mul-tiple times, and have had to move. Up until very recently, these renters received no advanced notifi-cation at all, as is done for homeowners. Wed like to thank Con-gress for legislation that was recently passed that at least allows and requires that tenants have at least 90 day notice before they are asked to move. The problem will still exist. We still have many tenants having to move out of their property. Finding a new affordable home to rent is not easy after a fore-closure or for those tenants. Although we are seeing a dramatic de-cline in values in some areas, it is still difficult. When...



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