



The Independent Counselor

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NEWSLETTER OF THE ASSOCIATION OF INDEPENDENT CONSUMER CREDIT COUNSELING AGENCIES

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OFFICERS

David C. Jones, Ph.D.
7926 Kimbro Lane
Orlando, FL 32818-1262
407-414-6806
FAX: 407-898-2603
dcjones@cfl.rr.com

William Malseed, Treasurer
InCharge Debt Solutions
2101 Park Center Drive, Suite 300
Orlando, FL 32835-7625
407-532-5900
FAX: 407-445-6567
wmalseed@incharge.org

John Fisher, Secretary
Take Charge America, Inc.
20620 N. 19th Avenue
Phoenix, AZ 85027-3585
623-266-6358
FAX: 623-266-6174
jfisher@takechargeamerica.org

Henry F. Keaton, Vice President
American Financial Solutions
2812 2nd Avenue, Suite 280
Seattle, WA 98121
888-282-5492 x1101
FAX: 206-374-8866
sscott@debtsolutions.org

BOARD OF TRUSTEES

Joel Greenberg, Chair
Novadebt
225 Willowbrook Road
Freehold, NJ 07728-2882
732-409-6281 X110
FAX: 732-866-9569
jgreenberg@novadebt.org

Terry M. Blaney
Money Management International
7915 FM 1960 West, Suite 241
Houston, TX 77070-5726
713-394-3116
FAX: 713-923-1268
terry.blaney@moneymanagement.org

Todd A. Ossenfort
Pioneer Credit Counseling
1644 Concourse Drive
P.O. Box 6860
Rapid City, SD 57709-6860
605-348-1608 x106
FAX: 605-348-8537
todd@pioneercredit.com

Kevin P. Porter
Alliance Credit Counseling
13777 Ballantyne Corporate Place
Suite 100
Charlotte, NC 28277-3433
704-943-0321
FAX: 704-943-2320
kevin@knowdebt.org

Tiff Worley
Auriton Solutions
1700 W. Highway 36, Suite 301
St. Paul, MN 55113-4034
651-697-7915
FAX: 651-697-7989
tworley@auriton.org

Shari A. Bedker
Executive Director
703-934-6118
FAX: 703-802-0207
sbedker@aiccca.org

To Get Help Now Call, 1-866-703-TRUST AICCCA (866-703-8787)

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Save the Date for AICCCA's Annual Conference, July 15-17, 2009, Washington, D.C!

As the state of the economy is driving a huge influx of Federal and State Legislation that affects our industry, the Annual Conference this year will be a must to hear the latest developments and news directly from the movers and shakers on Capitol Hill. We hope you will take the time in your busy schedules to attend the conference. We will once again be at the beautiful and conveniently located J.W. Marriott, 1331, Pennsylvania Avenue, Washington, D.C., 20004. The reduced room rate of \$279 is available through June 23, 2009 or until the block is sold out, whichever occurs first. Reservations can be made at 202-393-2000 and ask for the "AICCCA" block of rooms. You can also make reservations online under our group code at [JW Marriott Hotel Washington, DC](#). We are also pleased to announce we have a special "take me out to the ballgame event" for attendees and their guests! On Thursday evening, July 16, we are going to a baseball game between the Nationals and the Cubs, complete with gourmet ballpark food, perfect for fun and networking.

AICCCA is Major Participant in New Help with My Credit Program

by Ken Scott, Ken Scott Communications

Help With My Credit is a resource provided by leading credit card issuers and payments networks to raise awareness and educate consumers struggling to make their credit card payments about assistance available to them, including the work the companies are already doing individually to assist their cardholders.

Consumers can visit the *Help With My Credit* website at [HelpWithMyCredit.org](#) or call 866-941-1030 to review the resources available to them to better understand how to manage their credit cards, effectively communicate with their credit card issuer and identify and speak with an accredited credit counselor.

Those who seek credit counseling through the *Help With My Credit* program can expect to receive a thorough review of their financial situations along with specific recommendations to improve their financial health.

Companies participating in *Help With My Credit* include credit card issuers Bank of America, Capital One, Citi and Discover Card, in cooperation with payments networks MasterCard and Visa.

American Financial Solutions Approved to Provide Pre-Bankruptcy Counseling by EOUST

American Financial Solutions (AFS) is pleased to announce that it has been approved by the U.S. Trustee's office to provide pre-bankruptcy credit counseling and to issue certificates in compliance with the Bankruptcy Code. (Approval does not

endorse or assure the quality of an Agency's services.). At the present time, we are offering these services in the following states: WA, CA, TX, GA, IN, NY.

In addition, AFS launched its Housing Counseling program in April of 2008 and is assisting a growing number of consumers in Washington State with foreclosure intervention and assistance counseling, home equity conversion mortgages, and pre-purchase housing counseling. While Washington State took longer to feel the impact of the mortgage crisis, there is now no doubt of its influence. Local foreclosure sales on the court house steps soared from 12 to 14 a week, to a record 69 on one Friday in December.

American Financial Solutions is committed to providing resources and the expertise necessary to help homeowners determine their best course of action in these tough financial times. Our partnership with the Kitsap Housing Coalition provides a way of creating relationships with lenders, realtors, and other community agencies working to improve the lives of current and future homeowners.

Where will you be January 20-22, 2010? AICCCA will be in Orlando at Disneyworld's Contemporary Hotel!

For your calendar (and family vacation planning!), we are excited to announce that AICCCA's 17th Mid-Winter Conference will be held on January 20-22, 2010 at [Disney World's Contemporary Resort](#). We have a great room rate of \$225 which also includes complimentary transportation to and from the airport AND complimentary luggage handling. The rate is good 3 days before and after our event, so we hope you will use the opportunity to bring your family along or take some time for yourself to be a kid again! We will send out information on the hotel reservation number and also on the opportunities that will be available for reduced park ticket prices as they become available.

Pioneer Credit Counseling receives HUD Approval

Pioneer Credit Counseling a 501 C (3) Consumer Credit Counseling Agency located in Rapid, City South Dakota that currently provides Consumer Credit Counseling services has been approved as of December 19, 2008 by the office of Housing and Urban Development (HUD) to provide Homebuyer Education, Pre-purchase Counseling, Mortgage Delinquency Counseling, Loss Mitigation, and Post-Purchase Counseling. Pioneer Credit Counseling has been providing Personal Financial Counseling and Education since 1990, Housing Counseling since 2004, Pre-Bankruptcy Discharge Debtor Education since 2005 and fulfilling the Pre-Bankruptcy Filing Credit Counseling requirement since 2007 in compliance with the current Bankruptcy Code (*approval does not endorse or assure the quality of an agency's services). Laca Ossenfort, Pioneer Credit Counseling's Administrator said "Although Pioneer has been providing Housing Counseling since 2004 we are looking forward to all the opportunities our HUD approval will bring, especially with the state of our economy today and the current housing crisis that so many Americans are facing. Pioneer Credit stands ready to help fill the huge demand for all those in need of housing counseling and help as many people as possible avoid foreclosure. Our goal is to help people realize that American Dream of owning their own home and once they have achieved that goal be able to hold on to that American dream if they are struggling financially."

For more information regarding any of the services Pioneer Credit Counseling provides visit www.pioneercredit.com.

NOVADEBT Selected To Participate In New Jersey Foreclosure Mediation Program

Effective December 2008, Novadebt has been approved to provide housing counseling services for the New Jersey Office of the Courts Foreclosure Mediation Program. This program provides housing counselors, lawyers and mediators to homeowners facing foreclosure. The high incidence of foreclosures has had negative financial and social effect on many of New Jersey's communities. Court-referred mediation is one important method to foster an open and effective channel of communication between homeowners and lenders, as it is a dispute resolution process in which an impartial person, a mediator, helps parties negotiate a mutually acceptable settlement. Mediators do not decide matters; rather they rely on the ability of the parties to reach a voluntary agreement without coercion. They are not permitted to give you legal or financial advice. Mediation can help with the possibility of homeowner-mortgagors staying in their homes and affords the lender the opportunity to avoid foreclosure costs and carrying charges. Mortgage lenders do not generally want to own houses (especially in the current environment) and are willing to talk with homeowner –borrowers about reasonable, practical solutions to bring about mortgage delinquency resolutions.

The New Jersey Superior Court's Foreclosure Mediation Program is focused on encouraging homeowners to get professional help. To increase the likelihood that foreclosure mediation is successful, homeowners will be required to provide financial information and documents and work with a HUD-certified housing agency, like Novadebt. This assures that homeowners requesting mediation will arrive at the session with the relevant information and a viable and practicable workout plan. Foreclosure mediation will encourage lenders and loan servicers to identify alternatives to foreclosure and to be flexible in modifying loans in such a way that will benefit homeowners while protecting investors' interests. Additionally, to encourage the greatest participation, no fee will be charged for mediation.

Mediation will be available to homeowners who have filed an answer and are contesting a foreclosure, as well as to homeowners who fail to make a formal appearance and whose cases are uncontested. Mediation may be requested up to the time of the sheriff's sale. It must be noted that a request for mediation does not stay or otherwise delay the foreclosure action. If the court has entered the foreclosure judgment and the writ of execution has been issued, but the sheriff sale has not been held, homeowners can file a motion seeking an order staying the sheriff's sale and directing the case to mediation.

The Judiciary Mediation Program offers assistance by providing HUD Certified Housing Counselors who will be sensitive to your financial status and recommend a loan work-out that is affordable; attorneys who are available to help primarily income-eligible participants review documents, negotiate with the lender and attend mediation; and finally, free mediation is available where mediators will assist you and the lender to reach a voluntary and amicable solution. For additional information, visit www.NJForeclosureMediation.org.

InCharge Education Foundation increases its educational outreach by David Alecock

InCharge® Education Foundation, Inc. (ICEF) has bolstered its efforts to provide consumers with personal finance education by securing a \$20,000 grant from

GMAC Financial Services. The funding will co-sponsor a series of financial literacy courses throughout the country in 2009. The courses, named “Smart Edge by GMAC,” are designed to help people make better financial decisions by providing them with information about budgeting, real estate and automotive finance, insurance, credit reports, credit scoring, and other tools.



Upcoming Events • How to Join AICCCA • www.aiccca.org

PMB 626, 13350 Random Hills Road Suite 800, Fairfax, VA 22030-6044

AICCCA’s Members operate over 250 individual offices in 38 States which includes some of the largest agencies in the United States. AICCCA members represent over 630,000 consumers on active debt repayment plans and we counsel and train many times that number annually.

All our members are Non-Profit agencies.