

Credit Suisse Mortgage Settlement

These services follow pages for assistance in English, Spanish, Chinese, Tagalog, Vietnamese, and Hindi.



Consumer Relief Available Under the Settlement Agreement Between the United States Department of Justice and Credit Suisse Securities (USA) LLC.

This document sets forth the types of relief that Credit Suisse will offer to satisfy its Consumer Relief obligations as part of its Settlement with the Department of Justice.

Credit Suisse will offer the types of relief below to borrowers determined by Credit Suisse that meet its eligibility requirements consistent with the Settlement:

1. Modification of residential mortgage loans through principal forgiveness, forbearance, and interest forgiveness;
2. Subordination in residential mortgage loans for homeowners with second and junior mortgages.

Credit Suisse will review mortgage loans serviced by its affiliate Select Portfolio Servicing, Inc. ("SPS") and non-affiliated mortgage servicers to determine eligibility for the above types of relief.

Consumer Relief may only be offered to certain borrowers. Credit Suisse will make individual determinations about eligibility and amount of relief. Borrowers who meet Credit Suisse's criteria for Consumer Relief generally will be contacted, but borrowers in need of assistance or suffering financial hardship should nonetheless contact SPS at the number listed below or their current mortgage servicer. All borrowers should continue to make their regular mortgage payments.

Any borrower receiving Consumer Relief may have tax consequences and should consult a tax advisor. For example, for principal forgiveness loan modifications, borrowers may have to pay income tax on the amount of principal forgiven. This is because the amount of principal forgiven is generally considered income to the borrower in the year forgiven, unless the borrower qualifies for a tax exclusion. Importantly, Federal laws regarding the taxation of principal forgiveness changed in 2018. As of January 1, 2018, the Mortgage Forgiveness Debt Relief Act, which exempted certain borrowers from paying income tax on principal forgiveness, is no longer in effect.

Credit Suisse will be sponsoring borrower outreach events at least three times a year until it completes its Consumer Relief obligations. For these events, Credit Suisse will proactively reach out to borrowers in default or at risk of default and encourage them to attend and engage in one-on-one mortgage assistance consultations. Credit Suisse will conduct forgiven borrower outreach through letters of invitation in different languages and/or telephone calls. Mortgage assistance consultants will be at each event to provide comprehensive customer support and guidance regarding the full range of relief alternatives. Borrowers will be able to submit the necessary documentation on-site to complete modification applications. Where possible, same-day decisions will be given to complete informing them of modification approval or denial.

In addition to direct assistance to borrowers, Credit Suisse will be providing funds to facilitate the construction, rehabilitation or preservation of affordable rental or for-sale housing.

Contact Information

For assistance, please call Select Portfolio Servicing, Inc., the Credit Suisse affiliated mortgage servicer at 800-258-8602.

Hours of operation: Monday-Thursday 8 AM – 11 PM ET, Friday 8 AM – 8 PM ET, Saturday 8 AM – 2 PM ET.

Credit Suisse Mortgage Report

**United States. Congress. House.
Committee on Financial Services**

Credit Suisse Mortgage Report:

Congressional Oversight Panel April Oversight Report United States. Congressional Oversight Panel,2010
Congressional Oversight Panel November Oversight Report United States. Congressional Oversight Panel,2010 North Carolina reports ,2006 The Joint Economic Report United States. Congress. Joint Economic Committee,2007
Examining the Making Home Affordable Program United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity,2009 Promoting Bank Liquidity and Lending Through Deposit Insurance, Hope for Homeowners, and Other Enhancements United States. Congress. House. Committee on Financial Services,2009 **Report on the Industrial and Economic Situation in Chile** Great Britain. Commercial Relations and Exports Department,1922 **Meeting on Priorities for the Next Administration** United States. Congress. House. Committee on Financial Services,2011 Congressional Oversight Panel December Oversight Report United States. Congressional Oversight Panel,2009 *Reports of Cases Decided in the Appellate Division of the Supreme Court, State of New York* New York (State). Supreme Court. Appellate Division,Marcus Tullius Hun,Jerome B. Fisher,Austin B. Griffin,Edward Jordan Dimock,Louis J. Rezzemini,Leland F. Coss,James M. Flavin,2011 *North Carolina Court of Appeals Reports* North Carolina. Court of Appeals,2005 *Federal Register* ,1951-07 *Reports of Selected Cases Decided in Courts of the State of New York Other Than the Court of Appeals and the Appellate Division of the Supreme Court* New York (State). Courts,2013 *Banking Information Index* ,2005 *West's Hawaii Reports* ,2006 **Standard & Poor's Stock Reports** ,2009-03 *The Law Reports* Great Britain. High Court of Justice. King's Bench Division,1980 **Reports of Cases Determined in the Courts of Appeal of the State of California** ,2009 **Class Action Litigation Report** ,2010
The Law Reports. Queen's Bench Division ,1980

Unveiling the Magic of Words: A Review of "**Credit Suisse Mortgage Report**"

In a world defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their ability to kindle emotions, provoke contemplation, and ignite transformative change is really awe-inspiring. Enter the realm of "**Credit Suisse Mortgage Report**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

https://yousky7.com/book/publication/Download_PDFS/Credit_Rating_Report_Canada.pdf

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