

December 14, 2009

Dear President Obama and Members of Congress,

As families observe this holiday season, many will share worry as well as joy. Millions of households are on the brink of losing their home to foreclosure – a heartbreaking chapter in the worst financial crisis of a generation.

We are writing to urge you to enact meaningful reforms that will keep families in their homes and prevent another financial crisis of this magnitude from ever happening again.

Many homeowners in our congregations are among the 1 in 7 nation-wide who are facing default on their mortgages. Meanwhile, the very Wall Street financial institutions rescued by taxpayers last year are slow to respond to the crises on Main Street. Instead, banks are scheduling foreclosure sales even after people have applied to modify their loans. People seeking help report endless wait times, lost paperwork and an inability to get clear information about the status of their applications.

The largest banks in the United States, which have created complex financial instruments, should also be able to put together a functioning plan to help people stay in their homes and keep paying their mortgages.

It is time to hold banks accountable and restore integrity and morality to our financial system. We urge the following actions to help millions of families stay in their homes, and ensure that we never have to face a crisis like this again in the future.

- Ensure loan modifications are extended to all those who seek and qualify for modifications. Prevent servicers from initiating a foreclosure proceeding until they have made a good-faith effort to modify a loan and require loan companies to stop foreclosure proceedings while loan modifications are under consideration.
- Require loan companies to work with homeowners in distress by making loss mitigation efforts mandatory.
- Create a low-cost, short-term loan program to enable homeowners who have lost their jobs to keep current on their mortgage.
- Establish a Consumer Financial Protection Agency that will protect consumers from unjust and abusive financial practices and ensure the real costs of credit are truthfully disclosed.

So far, many American families have taken steps to reform their personal financial practices. Now, our financial institutions need to do the same. We urge you to reject the pressure of lobbying by financial institutions and stand up for consumers by supporting strong efforts to restore integrity and morality to our financial system, stabilize communities, and keep families in their homes.

Sincerely,

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