



Community Solutions of Central Oregon

Oregon Foreclosure Avoidance Program (OFAP)

Foreclosure Practices & Law

Video 1

- Title: Celebrating 50 Years of Creating Opportunity
- Link: <https://www.youtube.com/user/HUDchannel>
- Topics: History of the U.S. Department of Housing and Urban Development (HUD), and the Federal Housing Administration (FHA).
- Duration: 5:27

Video 2

- Title: Foreclosure laws have changed
- Link: <https://www.youtube.com/watch?v=FDaELkKV7uQ>
- Topics: KTVL TV news profile on changes to foreclosure law and practices in Oregon.
- Duration: 2:14

Video 3

- Title: Oregon Foreclosure Avoidance Program Overview
- Link: https://www.youtube.com/watch?v=Mnrg9ttN_eM
- Topics: Alternatives to foreclosure, resolution conferences, housing counselor assistance, and program fees requirements.
- Duration: 2:50

Video 4

- Title: What is an FHA loan?
- Link: <https://www.youtube.com/watch?v=r6Sb1Xo8ff4>
- Topics: Standards to obtain an FHA loan and requirements to close.
- Duration: 1:30

Video 5

- Title: What is a loan modification
- Link: <https://www.youtube.com/watch?v=RbH72sHnIwg>
- Topics: Expert insight into mortgage loan modifications, direct application to lenders, and the Home Affordable Modification Program (HAMP).
- Duration: 4:14

Video 6

- Title: How does the bank decide loan modification approval?
- Link: <https://www.youtube.com/watch?v=VLOULDmCrko>
- Topics: Loan payment affordability, HAMP changes to a loan, and benefits to loan investors.
- Duration: 5:16

Video 7

- Title: What is a Forebearance Agreement?
- Link: https://www.youtube.com/watch?v=HLoY_FW-suM
- Topics: Forebearance defined, conditions for eligibility, and lender guidelines.
- Duration: 0:48

Video 8

- Title: Mortgage Forbearance & Repayment Plans
- Link: <https://www.youtube.com/watch?v=BDhQjI5to1g>
- Topics: Need for a mortgage forbearance, payment structure, repayment plan options, and maintaining original terms of a loan.
- Duration: 1:43

Video 9

- Title: The Secret to Short Sales and Foreclosures
- Link: <https://www.youtube.com/watch?v=K5gcBEFO-ek>
- Topics: The math involved in short sales, bank value determinations, home appraisals and brokers price opinions, and bank value percentages.
- Duration: 8:39

Video 10

- Title: Short Sales from the Bank's Point-of-View
- Link: <https://www.youtube.com/watch?v=cSARYzGyJys>
- Topics: Priority protection of bank assets, determination of hardship, other options to foreclosure, and fraudulent dangers.
- Duration: 4:07

Video 11

- Title: Deed in Lieu of Foreclosure
- Link: https://www.youtube.com/watch?v=b4ZWerxmz_k
- Topics: Borrower release of obligation, vacating requirements, and related benefits and drawbacks.
- Duration: 2:21

Video 12

- Title: Foreclosure 101 - What Is MERS?
- Link: <https://www.youtube.com/watch?v=pMYTr3Z3wzk>
- Topics: History of the Mortgage Electronic Registration System (MERS), mortgage backed securities, and implications of MERS as a beneficiary.
- Duration: 9:29

Video 13

- Title: Part I: Keith Dubanevich of the Oregon DOJ discusses case law, MERS & judicial foreclosure in Oregon.
- Link: https://www.youtube.com/watch?v=WcZH_ISi4uE
- Topics: History of non-judicial foreclosure law in Oregon, background on the MERS, and MERS as a nominee on behalf of lenders.
- Duration: 8:35

Video 14

- Title: Part II: Keith Dubanevich of the Oregon DOJ discusses case law, MERS & judicial foreclosure in OR.
- Link: <https://www.youtube.com/watch?v=OJ31mpkPTJA>
- Topics: Oregon foreclosure case law, Trust Deed and Promissory Note recordings, and MERS authorities to initiate foreclosures.
- Duration: 8:42