

Aninnis Non Ennuk Faniten Osukosuk - Foreclosure Moratorium

Q: Mei wor ekkoch epetin kesipinon neni pwokiten ewe kar Maui?

Ika kose tongeni meni omw ewe mortgage pwokiten ewe osukosuk, ewe chon mwut ngonuk niwinimang mei tongeni anisuk. Ika ka nom non osukosuken repwene angei sonuk imwom ewe pwokiten ewe osukosuk, ewe chon mwut ngonuk niwinimang mei tongei eukano ika amangano angangen angei sonuk imwom ewe non ukukun 90 ran. Chon mwutau niwinimang mei pwan tongeni mwoneno ewe men an mang an emon chon paro payment won ar loan ika pwokiten ewe osukosuk.

Ika mei wor omw paro meren ekkewe private kompeni, mei fokkun pesepes ngonuk omw kopwe kokori ewe chon mwutau ngonuk niwinimang ren sopwosopwun tichikin porous, me omw kopwe sinei ika mei tufich ngonuk ekkewe aninnis.

Ika mei wor omw FHA-insured mortgage, ka tufich ngeni ekkoch eppet, usun mei sopwesopweno porousan, fan.

Q: Met ewe FHA-insured mortgage?

Eu FHA-Insured mortgage eu mortgaged mei aninnis seni-kofemen mei insure meren ewe Mwuunapan Aninnisin Imw (FHA, Federal Housing Administration).

Q: Ifa usun ai upwe sinei pwe aiwe mortgage mei FHA-insured?

Eu ane mwitir omw kopwe sinei ika omw ewe mrotgage mei FHA-insured kopwe kori ewe nenien niwinimang. Kopwe need nampan omw ewe account me address an ewe nenien niwinimang epwe ngonuk ekkei tichikin porous. Ika mei chek nomw reom noum kewe taropwen

sopwenon, en mei pwan tongeni sinei ika omw ewe mortate mei FHA-insured ika ke katon non noumw kewe taropwe.

Q: Ika aiwe mortgage mei FHA-insured, met sokkun mwekutkut ewe nenien niwinimang mei tongeni fori?

HUD aa eureura ekkewe chon niwinimang ren FHA ar repwe nounou wewechun pwungun finata ar repwe sinei ion mei nomw non kinikinin “chon paro mei osukosuk.” Ekkewe nenien niwinimang repwe katon sefan eu me eu ekkewe loan a mang ne kamotiw tori an epwe ngeni sefan ika esipano seni me an epwe sinei pwopwun an mang. Kokori ewe neni ke niwinimang seni omw kopwe esinesin ngenir nonnomwum. Ekkoch angang ewe nenien niwinimang mei tongeni fori ikkei:

- Fansoun ewe ra temporary ne eukano, omw ewe loan mei tongeni an esapw no ngeni epwe kesipeno ika en mei osupwang ren ewe osukosuk.
- Ewe chon mwut ngonuk niwinimang epwe chekiochuk ika mei wor aninnisin meren ekkoch nenien aninnisin osupwang ar repwe anisuk omw kopwe tongeni isoni imomw ewe.
- Ewe chon mwut ngonuk niwinimang epwe fori eu kokkotun ekis keunon omw payment, ka fori eu ekkesiwin omw ewe loan ika eu claim, ika ekkei angang epwe tongeni anisuk omw kopwe isoni imomw ewe.
- Ika ese chiwen tufich omw kopwe isoni imowm ewe, ewe chon mwut ngonuk niwinimang mei wor tongeni nounou ewe prokramin amomo an epwe angei sefan met a fang ngonuk ika epwe anisi ngonuk eu taropwen pwarata pwe ka fangeta imwom ewe ngeni ewe chon mwut ngonuk niwinimang (deed-in-lieu of foreclosure).

Q: Mei eoch ngeni ei ai upwe nounou ewe temporary ne eukano payment (foreclosure moratorium)?

Mei tufich ngonuk ekkewe Aninnisin Osukosuk an FHA (FHA Disaster Relief) ika en emon ekkewe chon niwinimang mei osupwang usun mei affat fan. Kopwe nomw non eu me nein ekkewe unungang krup omw kopwe tongeni tufich ngeni ewe eukano payment:

- En ika chon omw ewe famine oukan nonnomw non kinikinin ewe neni mei esinesin meren-president pwe eu nenien osukosuk, en mei tongeni pachenong non ewe 90-ran foreclosure moratorium. Ewe neni mei esiensin ina ewe Maui County.

- En emon chochon non imwen emon mei mano, peutuno, ika feiengaw pwokiten ewe osukosuk, en mei tufich ngeni eu moratorium.
- Omw tufichin moni omw ewe mortgage mei osupwangeno ren ewe osukosuk, en mei tuich ngeni eu moratorium.

Q: Met sokkun eppet seni foreclosure ngang mei tufch ngeni?

Chon wau FHA niwinimang repwe pwisin eukano meinisin angangen foreclosure ngeni ekkewe famini aa mang kamotiwon ar loan won ekkewe imw mei nomw non kinikinin eweneni mei esineisin meren-president pwe eu nenien osukosuk.

Mei fokkun euehea omw kopwe esinesin ngeni ewe neni ee mwut ngonuk ewe niwinimang pwe kopwe nukunuk pwe iir mei sinei pwe en meon ekkewe chon paro mei osupwangeno. Ewe chon anisi ngonuk niwinimang mei tongeni tingor sopwosopwun taropwe me pwan nounou an epwe sinei ika en mei tufich ngeni ewe keukun aninnis. Nupwan ra esina pwe en emon chon paro mei osupwangeno, ewe angangen foreclosure mei tongeni an epwe keuno non ukukun taman ewe fansoun moratorium.

Ika imwow ewe mei ta non ewe osukosuk ika kose tongeni watiw omw ewe paymenin iteitan maram pwokitan angang mwoni tonong ngonuk mei osupwangeno, kokori ewe neni ke niwinimang seni ka tingorer aninnis.

Ekkewe chon paro ir mei feiengaw ika ekkewe re anongonong won ekkewe re feiengaw ika ra mano non ewe osukosuk repwe awora taropwen pioing ika setifiketin mano, ika mei wor. Ewe chon anisi ngonuk niwinimang epwe tingoreok tichikin porousan omw mwoni tonong an epwe aninnis ne finata met sokkun aninnis epwe tongeni kawor ngonuk an epwe each sefan omw ewe loan.

Q: Met upwe tongeni fori ika ewe uu paro seni ese tongeni ika ese mochen anisi ei?

No. Ika kose menemen mwirin ami porous fengen faniten ekkoch angangen aninnis meren ewe ke paro meren, kose mochen kori eu nenien aninnis mei HUD-approve ikei (800)569-4287.