

# The Miami Herald

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## What to do about the mortgage modification run-around

For the past seven months, I have experienced the infuriating process of applying for a mortgage modification from my lender -- CitiMortgage. It was a nightmare, culminating in them sending erroneous reports of default to all credit bureaus, and then the final straw: telling me I had to intentionally default to get a mortgage modification, which they could not promise I would get after defaulting and ruining my excellent credit. Insanity!

Any information you could give me would be greatly appreciated.

--Karen McCrea, Miami

Miami Herald reporter Toluse Olorunnipa, who has covered the mortgage crisis, says your issue seems to be a recurring problem across almost all lenders.

He said that there are a few local help centers that are focusing on this kind of work. The local Fannie Mae Mortgage Help Center (877-208-3652) will help struggling homeowners who have Fannie Mae loans.

Neighborhood Housing Services of South Florida (305-751-5511; [www.nhssf.org](http://www.nhssf.org)) can also be helpful. It's at 300 NW 12th Ave., Miami, if you want to stop by.

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