

**Certificate of Compliance With Foreclosure Conciliation Process
Pursuant to Section 8.49 of the Cranston City Code**

I, _____ [name] _____ the _____ [title] _____, of
[name of HUD-Approved Counseling Agency] (the “Agency”), certify as follows:

1. [Name of institution] (“Mortgagee”) is the holder of the mortgage given by
[name(s) of homeowner] (the “Homeowner”) recorded in the Cranston
Land Evidence Records in Book __ at Page __, et seq., (the “Mortgage”).
2. The Agency has served as the loan/mortgage conciliation conference coordinator as
defined in Section 8.49.010 (A) of the Cranston City Code regarding the Mortgagee’s
intention to foreclose on the Mortgage.
3. For the reasons set forth below, Mortgagee is authorized to proceed with the foreclosure
action, including recording of the foreclosure deed [check one box below]:
 - After two attempts by the Agency to contact the Homeowner, the Homeowner
failed to respond to the request of the Agency to appear for the conciliation
conference or otherwise participate in the conciliation process.
 - The Homeowner failed to comply with the requirements of Section 8.49 of the
Cranston City Code
 - The Mortgagee and Homeowner have been unable to reach agreement to
renegotiate the loan in order to avoid foreclosure through the conciliation process,
despite the Mortgagee’s good faith efforts as noted on Attachment A.
4. I am authorized by the Agency to issue this Certificate.

Name: _____

Title: _____

Date: _____

Attachment A

Good Faith Determination

The Mortgagee, or its authorized representative, has made a good faith effort to reach agreement with the Homeowner to renegotiate the terms of the Mortgage in an effort to avoid foreclosure.

Mortgagee's good faith is evidenced by the following factors [check all that apply]:

- Mortgagee provided notice of its intent to foreclose to the Homeowner as required by Section 8.49 of the Cranston City Code.
- Mortgagee designated staff authorized to participate in the conciliation process on its behalf, and with authority to agree to a work-out proposal on behalf of Mortgagee.
- Mortgagee made reasonable efforts to respond in a timely manner to requests for information from the Homeowner or counselor assisting the Homeowner.
- Mortgagee analyzed and responded to the work-out proposal submitted by the Homeowner and/or the counselor assisting the Homeowner within fourteen days of submission of the work-out proposal.
- If Mortgagee declines to accept the Homeowner's work-out proposal, Mortgagee provided a written, detail statement of its reasons for rejecting the proposal.
- If Mortgagee declines to accept the Homeowner's work-out proposal, Mortgagee offered, in writing, to enter into an alternative work-out proposal that would result in a material net financial benefit to the Homeowner as compared to the terms of the Mortgage.
- Other fact demonstrating Mortgagee's good faith [specify]:
