Fired Up Ready to Go!

Four More Years
Cover Story

Fired Up & Ready to Go!
President Obama Victorious Earns 4 More Years

As the long fought battle for control and according to some, the soul of America reached its conclusion on Tuesday; a somewhat fatigued, but resilient President Barack Obama traveled home to Chicago, called voters personally on the phone and played basketball in preparation for the big vote tally. Most political pundits were calling the race virtually tied, and assured the public and the candidates that this was to be a long drawn out process, with the results possibly remaining unknown for a week or more. The nation was ready for the long-haul watch night. Across the nation, in pubs, lounges, basements, media rooms and even in the streets, supporters both Democrat and Republican, awaited the call, and prepared to cheer or be crushed at the results. That long wait was not to be however, because at approxi-

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Cover Story

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mately 10:18 pm (CST) the race was called, first by CNN with the other networks quickly following and a clear winner emerged. After riding to victory in Ohio on the strength of his successful auto bailout plan and a come-from-behind victory in Virginia and possibly Florida, President Barack Obama was re-elected on Tuesday to a second term.

Obama was ahead of Republican challenger Mitt Romney Tuesday night by approximately 1 million votes in the general election, but is expected to win the Electoral College by a much larger margin when electors meet on Dec. 17 to officially determine who becomes the next president of the United States. Of the 538 electors, Obama needs only 270 to win. He is poised to collect approximately 322 votes in the Electoral College to Romney's 206.

If that figure holds up, it will be down from the 365 electoral votes Obama won in 2008.

Not only did Obama become the first Black President in 2008, he also becomes the first African-American to win a second term in the White House. Following in the footsteps of Bill Clinton and George W. Bush, his election marks the third consecutive time a U.S. President has been re-elected to a second term.

Obama swept to victory by reassembling his progressive coalition of Blacks, Latinos, youth, unmarried women, Jews, union members and gay men and lesbians.

Speaking to cheering supporters in Chicago, Obama said: “While our journey has been long, we have picked ourselves up. We have fought our way back. And we know in our hearts that, for the United States of America, the best is yet to come.”

Blacks and Latinos voted overwhelmingly in favor Obama, with the President again earning more than 90 percent of the African-American vote and 71 percent of Latinos, according to exit polls.

Among White voters, Romney led Obama 58 percent to 40 percent, three points better than John McCain’s showing in 2008. Obama received only 36 percent of the White male vote, compared with 41 percent four years ago.

Blacks of every age group proved that they had Obama’s back: 18-29 (91 percent), 30-44 (94 percent), 45-64 (93 percent) and 65 and above (93 percent).

Obama and Vice President Joe Biden carried most of the swing states, including: Michigan, Romney’s birthplace; Massachusetts, where Romney served as governor; New Hampshire, where Romney has a summer home; Wisconsin, the home state of Congressman Paul Ryan, the Republican vice-presidential nominee, as well as Ohio, Colorado, Pennsylvania, Nevada, and Virginia.

Obama was leading Romney in Florida by about 45,000 votes, or 0.53 percentage points, as of early Wednesday morning. At that time, 99 percent of the state’s 8.27 million votes had been counted.

In a brief speech in Boston, Romney said, “I so wish that I had been able to fulfill your hopes to lead the country in a different direction. But the nation chose another leader. So Ann and I join with you to earnestly pray for him and for this great nation.”

Democrats maintained their majority in the Senate and Republicans kept their grip on the House.

Obama’s re-election probably means that the Affordable Care Act, also known as Obamacare, probably will not be repealed as Republicans had hoped.

The President, who made two Supreme Court appointments in his first term, will most likely get an opportunity to make another appointment to the court, possibly two. Depending on who retires from the court, Obama’s appointments could alter the direction of the court, which has been drifting to the right.

His first challenge will be a budget showdown with Republicans, who want to reduce the deficit solely through spending cuts. Obama, on the other hand, is insisting on a combination of cuts and increased revenue, including repeal of the Bush tax cuts that favor the wealthy.

Exit polls showed that the economy was the top issue on voters’ minds. Although 76 percent of voters said the economy is poor or “not so good,” 54 percent approve of the way President is handling it.
New Orleans Local Election Results

By Eric Connerly

Data News Weekly in our role as “The People’s Paper” has been giving you voting information throughout this election cycle. And we congratulate President Barack Obama on his re-election and all the winners of the November 6th election and most of all we want to congratulate you, the voters, for participating in democracy. In this issue we have placed the results of all of the races, ballot initiatives and Constitutional Amendments as they stand now. We’ve also noted the winner of each race, and also those who will be the candidates in the runoff elections which will take place on December 8th, 2012.

Judge, Court of Appeal -- 4th Circuit, 1st District, Division H
All 366 precincts reporting

Sandra Cabrina Jenkins (D)Winner  57.71%  70951
Charles R. Jones (D)  42.29%  51990

Judge -- Criminal District Court, Section B
All 366 precincts reporting

Tracey Flemings-Davillier (D)Winner  72.26%  89729
Glen A. Woods (D)  27.74%  34449

Councilmember -- District B
All 81 precincts reporting

LaToya Cantrell (D)Runoff  38.97%  9465
Marlon J. Horton (D)  5.72%  1388
Dana Kaplan (D)Runoff  30.93%  7511
Eric Strachan (D)  24.38%  5921

Councilmember -- District E
All 57 precincts reporting

Austin Badon (D)Runoff  47.50%  10800
Jerrela Drummer Sanders (D)  7.92%  1801
James A. Gray II (D)Runoff  29.52%  6712
Dana Henry (D)  9.24%  2100
Mary Fontenot Smith (D)  5.82%  1324

Judge -- 2nd City Court
All 40 precincts reporting

Kiana Aaron-Mitchell (D)Runoff  34.77%  6774
E. “Teena” Anderson-Than (D)Runoff  25.44%  4957
Martin L. “Marty” Broussard, Jr. (D)  23.28%  4536
Edward Markle (R)  7.81%  1522
Kim M. O’Dowd (D)  5.35%  1043
Marie Williams-Brigandi (D)  3.35%  653

Clerk -- 2nd City Court
All 40 precincts reporting

Van Howenstine (D)  17.50%  3047
Adam Lambert (D)  30.42%  5297
Darren Lombard (D)Winner  52.08%  9070

Constable -- 2nd City Court
All 40 precincts reporting

Ennis Grundmeyer (D)  49.46%  8480
Edwin Shorty, Jr. (D)Winner  50.54%  8666

Member of School Board -- District 1
All 50 precincts reporting

Heidi Lovett Daniels (D)  31.98%  5840
Ira Thomas (D)Winner  68.02%  12416

Member of School Board -- District 2
All 49 precincts reporting

Cynthia Cade (D)Winner  50.91%  9629
Durrell L. Laurent (D)  11.47%  2169
Dwight McKenna (D)  37.62%  7115

Member of School Board -- District 3
All 55 precincts reporting

Brett A. Bonin (R)  31.76%  6475
Sarah Newell Usdin (D)Winner  58.24%  11875
Karran Harper Royal (N)  10.00%  2039

Member of School Board -- District 4
All 43 precincts reporting

Leslie Ellison (D)Winner  52.34%  8971
Lourdes Moran (D)  47.66%  8169

Member of School Board -- District 6
All 56 precincts reporting

Jason Coleman (D)  33.80%  5427
Woody Koppel (D)Winner  66.20%  10629

Newsmaker, Continued on next page.
### Member of School Board -- District 7
All 54 precincts reporting

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<tr>
<td>Nolan A. Marshall, Jr. (D) Winner</td>
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<td>Thomas Robichaux (D)</td>
<td>3072</td>
<td>20.92%</td>
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<td>Kwame A. Smith (N)</td>
<td>1587</td>
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### PW School District -- Local Option - Term Limits
All 366 precincts reporting

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### PW CC (HRC) -- HRC Amendment - CC
All 366 precincts reporting

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All 366 precincts reporting

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### Lake Vista Crime Prev. Dist. -- $220 Parcel Fee - CC - 4 Yrs.
All 2 precincts reporting

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<td>NO</td>
<td>386</td>
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### Gentilly Terrace & Gardens Sec. Dist. -- Annual Fee - CC - 3 Yrs.
All 5 precincts reporting

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<td>NO</td>
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### N. Kenilworth Improv. & Security Dist. -- Annual Fee - CC - 8 Yrs.
All 3 precincts reporting

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<tr>
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<td>214</td>
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<td>NO</td>
<td>41313</td>
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### Orleans Levee District -- 6.07 Mills - BOC - 30 Yrs.
All 326 precincts reporting

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<td>NO</td>
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### U. S. Representative
2nd Congressional District
All 685 precincts reporting

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<td>Dwayne Bailey (R)</td>
<td>38748</td>
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<tr>
<td>Gary Landrieu (D)</td>
<td>71761</td>
<td>25.02%</td>
</tr>
<tr>
<td>Josue Larose (R)</td>
<td>11329</td>
<td>3.95%</td>
</tr>
<tr>
<td>Cedric Richmond (D)</td>
<td>158184</td>
<td>55.15%</td>
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<tr>
<td>Caleb Trotter (L)</td>
<td>6778</td>
<td>2.36%</td>
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### PW Crescent City Bridge
20 Yrs. - Toll Collection - Act 865
All 654 precincts reporting

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### CA NO. 1 (Act 873 - SB 82) -- Medicaid Trust Fund for the Elderly
All 4267 precincts reporting

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<td>NO</td>
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### CA NO. 2 (Act 874 - SB 303) -- Right of each Citizen to keep and bear arms
All 4267 precincts reporting

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<td>NO</td>
<td>481733</td>
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### CA NO. 3 (Act 872 - SB 21) -- Prefiling DL/for retirement/public employee
All 4267 precincts reporting

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<td>NO</td>
<td>607333</td>
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All 4267 precincts reporting

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<tr>
<td>YES</td>
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<tr>
<td>NO</td>
<td>456274</td>
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### CA NO. 5 (Act 868 - HB 9) -- Forfeiture Retirement Benefit Pub.Off./Conv.Felon
All 4267 precincts reporting

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<td>NO</td>
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### CA NO. 6 (Act 869 - HB 497) -- Gov.Auth. of New Iberia - prop.annexed by the City
All 4267 precincts reporting

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### CA NO. 7 (Act 870 - HB 524) -- Provides filling appts/Vac. on Bds./Comm.
All 4267 precincts reporting

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<tr>
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### CA NO. 8 (Act 871 - HB 674) -- State Bd. of Comm./Industry-Tax Exemp. contracts
All 4267 precincts reporting

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<td>NO</td>
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### CA NO. 9 (Act 876 - SB 410) -- Security District/Parcel Fee w/in District
All 4267 precincts reporting

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Election Night Victory Celebrations

Photos by Glenn Summers

New Orleans’ candidates gathered with their supporters to wait out Election Night returns. Congressman Cedric Richmond and City Council candidates James A. Gray, II and LaToya Cantrell spent the evening thanking their friends, family and supporters, and Data was there.
A Toast to Tom Benson

The NFL Super Bowl Host Committee and the Greater New Orleans Sports Foundation recently held an event kicking off the 2012-13 football season with “A Toast to Tom Benson” on the floor of the Mercedes-Benz Superdome. The luncheon was hosted by retired New Orleans Saints quarterback and co-host of WWLAM’s “SportsTalk” Bobby Hebert, and honored Mr. Benson for his ownership of the Saints, Hornets and his humanitarian work in the community also discussed were events surrounding Super Bowl XLVII that will be held in New Orleans in 2013 and Data News Weekly was there.
Looking Beyond the Election

Barack Obama. For the most part, other than Herman Cain, Mia Love, Artur Davis, and Allen West, Black folks love Obama. But many White people just tolerate Romney; they aren’t in love with him. Besides, many of them couldn’t care less who wins because they know who and what really controls this country, and they are holding a can’t-lose hand.

So what will we do now that Barack has won a second term? Well, for sure there will be dancing in the streets again, tears and euphoria, and a whole lot of Praise the Lords, Hallelujahs, and Amens. I hope there are no more Peggy Joseph comments. You remember her words: “I won’t have to worry about putting gas in my car. I won’t have to worry about paying my mortgage. If I help him (Obama) he is going to help me.”

Will we settle for a big celebration and then go home and fall asleep again, the way we did four years ago? Or, will understand that when he is elected our work will have just begun? Will we make the same missteps during the second term as we did during the first? Will we organize and mobilize our efforts around a common goal? Will we seek reciprocity for our votes?

But what will you do now that he’s won again? There are answers and plans that have been developed long before this election. Ron Daniels has been planning the State of the Black World Conference (SOBWC III) for some time now, part of which is dedicated to our “appropriate” action after the presidential election – no matter which candidate wins.

Daniels is bringing the SOBWC III to Howard University in Washington, D.C. November 14-18, 2012. You still have time to get in on this solution-oriented meeting comprising some of the nation’s top thinkers, businesspeople, activists, educators, religious leaders, politicians, college students, and economists in this country. Folks from every sector will converge to set us on a path toward prosperity, strength, and self-determination.

It is appropriate that the event will be held after Election Day because, irrespective of the ultimate winner, Black people must work together to define our own political, economic, educational, and social agendas. We must be strong and cohesive in our approach if we want to be counted at the decision-making tables of criminal and social justice, economic empowerment, educational excellence, and political inclusion; and it matters not who is the President.

We cannot win of we are not in the game, and Ron Daniels and his team have set forth an agenda for this conference that, if we attend, pay attention, and commit to doing the work when we leave, will bring the victory to Black people that many of us have longed for and have fought for through the years.

There is much work to do, and it doesn’t matter who lives at 1600 Pennsylvania Avenue. The work must be done, and we must do it.

For more information on the SOBWC III, call 1-888-774-2921 or go to www.ibw21.org

Jim Clingman, founder of the Greater Cincinnati African American Chamber of Commerce, is the nation’s most prolific writer on economic empowerment for Black people. He is an adjunct professor at the University of Cincinnati and can be reached through his Web site, blackeconomics.com.
Laureus USA/Mercedes-Benz USA New Orleans Launch To Support After School Sports Programs

Nationwide budget cuts in after-school sports programs have left American youth at least three times more at-risk to engage in unlawful activities. Investing in community-based coaches, who act as mentors, is important in ensuring under-served youth access to constructive activities. The Laureus Sport for Good Foundation USA (Laureus USA), a charitable organization that supports projects across the U.S. to improve the lives of youth through the power of sports, in collaboration with Mercedes-Benz USA (MBUSA), the company and its dealers, will announced their support of Up2Us’ Coach Across America (CAA) program in New Orleans this week at Samuel J. Green School.

Laureus World Sports Academy Chairman Dr. Edwin Moses, a two-time Olympic Champion, and Academy Members Marcus Allen, a Pro Football Hall of Fame running back, Robby Naish, widely acknowledged as the greatest windsurfer of all time, and Monica Seles, former No. 1 professional tennis player and member of the International Tennis Hall of Fame, will address the community kids and coaches at the kick-off event and take part in a series of sports activities.

A recent GAO report confirmed that despite the important role of coaches, quality coaches are in short supply.1 This initiative in New Orleans – a new market for Coach Across America – will train and place 26 CAA coaches in 11 local after-school sports programs, benefiting 3,250 under-served youth in local communities. These include: Gentilly, Marrerow, Gretna, Algiers, New Orleans East and Broadmoor. The program is aimed at providing safe and healthy choices under-served youth who are forced to choose from either joining a gang, doing drugs or staying at home without doing any recommended level of exercise.

“We believe in the transformational power of sport as a tool for social good. Today’s coaches go beyond the traditional sense of the term ‘coach,’” said Laureus World Sports Academy Chairman Dr. Edwin Moses. “It is important for an area such as New Orleans – especially in a post-Katrina New Orleans – to have quality coaches serving these kids. With all the violence happening among youth in this area, it is clear a gap exists between youth and access to after-school sports programs. Public-private partnerships like Laureus USA and MBUSA can help bridge that gap and encourage more youth to be physically active and not turn to violence. These coaches are mentors, community organizers and mediators. Investing in proper training and offering support for these coaches is vital to sports-based youth development.”

Supported community programs in New Orleans are: Metropolitan Youth Foundation, New Orleans Rugby Foundation, NFL Youth Education Town, Boys and Girls Club, Elevate, A’s and Aces, ReNew-Reinventing Education, Youth Run NOLA, New Orleans Outreach, FirstLine Schools, YLC Kicks, Westbank Wrestling and NORDC.

The New Orleans kick-off is part of a nationwide program that, with a $1.3 million national commitment from MBUSA to Laureus USA, focuses on training and placing 250 CAA coaches in sports-based youth development projects in under-served neighborhoods in five U.S. cities: Chicago, New York, Los Angeles, Miami and New Orleans. Laureus USA has selected the ground-breaking Coach Across America program as its partner to ensure kids and communities in under-served areas have access to the most highly trained coaches in the country. New Orleans is the final stop for the collaboration in 2012.

Photo Caption: Laureus USA Academy Members, Edwin Moses, Marcus Allen, Robby Naish and Monica Seles along with Tommy Shi, Mercedes-Benz USA and Matt Geschke, Laureus USA, on the field of the Superdome before the Saints Monday night Football game.

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AMFC Endows Gen. Russel Honore Professorship at LSUHSC-NO School of Public Health

$100,000 Donation Continues Legacy of Support for Louisiana’s Underserved

LaCare and AmeriHealth Mercy Family of Companies (AMFC) are committed to building a healthier Louisiana. And part of that commitment is increasing health education opportunities in the state.

To that end, LaCare, AMFC and Louisiana State University Health Sciences Center New Orleans School of Public Health invite you to attend a celebration to announce the establishment of the AmeriHealth Mercy-General Russel Honore Endowed Professorship. When: Monday, November 12, 2012 - 12:00 p.m. Where: LSU Health Sciences Center Medical Education Building 1901 Perdido Street New Orleans, Louisiana

A reception will follow in the Chancellor’s Reception Center.
Don’t we all wish it was that simple? A simple pill to take to make all of our headaches go away. Car issues, money problems, problems on the job—the whole gamut. If only there was a simple solution to make them disappear, or at the very least, help us to be stress-free. Sadly, life is not that simple. There are no magic pills. We are forced daily to not only deal with the stresses of life, but even worse, because of societal perceptions, internalize our stresses. Phrases such as “Suck it up”; “Just deal with it,” or more commonly, “I’m fine” have become the expected phrases when stressful situations arise when actually, nothing could be further from the truth. We live in a world where the line between Mental “Health” and Mental “Illness” has become so blurred that both have become taboo, particularly in the African American community. Get the facts.

Let’s start with the definitions.

**Mental Health** is defined as: the psychological state of someone who is functioning at a satisfactory level of emotional and behavioral adjustment. ([wordnetweb.princeton.edu/perl/webwn](http://wordnetweb.princeton.edu/perl/webwn))

Mental Illness is defined as: any disease of the mind; the psychological state of someone who has emotional or behavioral problems serious enough to require psychiatric intervention ([wordnetweb.princeton.edu/perl/webwn](http://wordnetweb.princeton.edu/perl/webwn)).

The line between the two, as interpreted above, is abundantly clear. Mental Health refers to a person’s overall well-being and ability to respond and adapt to the occurrences in their environment, much like that of physical health. Accordingly, Mental Illness is what occurs in the presence of pathology. It is a medical condition and often times, intervention is required. In order to overcome the stigma of Mental Health, people need to understand the parallels between mental well-being and physical well-being.

When it comes to our bodies, there are multiple campaigns out there to encourage us to get fit and exercise for at least 30 minutes a day. Millions of dollars are spent encouraging us to eat right and “just move” as preventative measures to avoid physical ailments such as Diabetes, Hypertension, and Cancer to name a few. However, much less common are the campaigns to motivate us to maintain and sharpen our mental well-being, effectively keeping the subject “taboo.” We are much less likely to discuss mental and emotional issues in our lives for fear of being labeled as “crazy” or “unstable.” The sad reality is that this propensity of avoidance only potentiates the problem and leads further down the road to Mental Pathology and further from Mental Health.

The key to sound Mental Health can be found in three areas: Stress Management, Enjoyment of Life, and a Healthy Attitude. Here are a few tips.

1. Don’t let your emotions get “bottled up” inside. Appropriately share your feelings with others.
2. Learn to manage your time efficiently.
3. Avoid unnecessary arguments or quarrels.
4. Balance work and play.
5. He who laughs, lasts. Improve your laugh life.
6. Live a healthy lifestyle (i.e., eat well, exercise, and get sufficient sleep).
7. Set realistic goals for yourself.
8. Be flexible in dealing with people and events.
10. See the “positive” in events. ([http://studenthealth.uaa.alaska.edu/YourMentalHealth/SocI.htm](http://studenthealth.uaa.alaska.edu/YourMentalHealth/SocI.htm))

Prescription for the Week: Take time out to talk to a friend. Remember, sharing your headache story could be someone else’s aspirin.
Plants that Give Back

By MG Calla Victoria
Data News Columnist

I love all plants but I especially love those that give back, and by give back I mean those plants that will produce offshoots that are commonly known as “pups” or little baby plants. Some plants like bromeliads give off pups after blooming, and the theory is for every leaf on the mother plant you should get that many pups. Other plants that give off pups are crinums, orchids, Bird of Paradise, Elephant Ears, many succulents, and a wide variety of palms, and of course banana trees. So whenever I am buying one of the aforementioned plants I check for the number of pups to get more bang for my buck.

Separating pups from the mother plant is the quickest and most gratifying form of propagation, because from the start you have a strong healthy seedling (mini plant); as opposed to planting seeds and waiting weeks for them to come up, or taking a cutting and hoping that it will take root. It is important that you allow the pup to grow to half the size of the mother plant before separating it; this is what is called a “mature pup.” Then with a sharp serrated knife slice the pup away from the mother plant on a slight angle to make sure that you get some of the roots from the mother plant along with the pup. I recently purchased a large dark-leaved Crinum lily (Crinum spp.) of the family Amaryllidaceae on clearance for $12. I picked the one with the most pups, and six pups to be exact. After letting the plant sit for several days to acclimate to the new surroundings and to allow it to mellow out from transportation shock, I took the crinum out of its pot, separated the three largest pups from the mother plant, potted them in six inch pots; and planted the mother plant in the ground. So for $12, I already have four plants, plus the mother plant has pushed out about seven other pups that are not quite mature but growing quite well. The three mature plants that I repotted are doing well after their initial transplant shock.

You must remember plants are living things just like we are and need time to adjust to changes. The first move that the plants had to endure was the move from the nursery to my backyard and the difference in care. Remember that nurseries and greenhouses provide optimum growing environments for plant material, including daily watering and feeding, but growing quite well. The three mature plants that I repotted are doing well after their initial transplant shock.

Morehouse To Name Building For Massey

Atlanta, Ga - During his 12-year tenure at Morehouse, Dr. Walter E. Massey, a 1958 graduate of the school, dedicated his vision to making Morehouse “one of the finest liberal arts institutions in the nation - period.” He realized that vision and now the institution is giving him an honor that will live forever.

This week, The Leadership Center facility at Morehouse will bear Massey’s name. The official naming ceremony will take place on Thursday, October 25, at 10:00 a.m. The Executive Conference Center, which is located near The Leadership Center, will be named in honor of his wife and former First Lady Shirley A. Massey.

During the naming ceremony, Massey also will formally present his presidential papers to the College.

“The entire Morehouse College family is pleased and proud of this opportunity to name this cherished building and conference center in honor of President Emeritus Walter Massey and Shirley Massey,” said Dr. Robert M. Franklin, the 10th president of Morehouse. “I am particularly excited because I know about the magnitude of their dedication, sacrifice and love for this school. This is a fitting honor and a wonderful reminder of the lasting legacy of my friend, fellow alumnus and mentor.”

Massey preceded Franklin as the school’s ninth president, serving from 1995 to 2007. Under his tenure, the college created and launched a minor in Leadership Studies and later ected the more than 70,000-square-foot facility that now houses the Andrew Young Center for Global Leadership, the Emma and Joe Adams Public Service Institute, and the Division of Business and Economics.

The building, which was one of the cornerstones of capital improvements made to the College under Massey’s administration, opened in August 2005.

The naming ceremony will hold a special significance for the Massey’s, as it will take place on their 50th wedding anniversary.

Massey’s commitment and service to education are vast. Currently, he is the president of the School of the Art Institute of Chicago. He holds more than 30 honorary degrees from institutions that include Yale University, Northwestern University and The Ohio State University.

www.ladatanews.com November 10 - November 16, 2012
Was your home in the FORECLOSURE PROCESS in 2009-2010, and was your mortgage loan serviced by one of the companies listed here?

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If you believe foreclosure errors cost you money, you can request a free review of your mortgage foreclosure file by a neutral party. You give up nothing by requesting a review and waive no rights by accepting compensation.

IF AN ERROR IS FOUND, YOU COULD RECEIVE A PAYMENT OR OTHER COMPENSATION THAT MAY INCLUDE REFUNDED FEES, STOPPING OF A FORECLOSURE OR PAYMENTS UP TO $125,000 PLUS EQUITY.*

Visit IndependentForeclosureReview.com or call 1-888-952-9105 to request a review today. You must submit a Request for Review Form no later than December 31, 2012.

Don’t pay for help to request a review. Federal bank regulators—the Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency, a bureau of the U.S. Department of the Treasury—are directing and monitoring the review process.

For more information, go to the government websites: occ.gov/independentforeclosurereview or federalreserve.gov/consumerinfo/independent-foreclosure-review.htm

If you need free help to complete the Request for Review Form, contact a HUD-approved nonprofit organization that helps homeowners in distress. Information about HUD-approved nonprofit organizations that can provide free assistance is available at makinghomeaffordable.gov/get-started/housing-expert or by calling 1-855-778-0855.

Si usted habla español, tenemos representantes que pueden asistirle en su idioma para darle información sobre la Revisión Independiente de Ejecución Hipotecaria.

Assistance is also available in over 200 languages, including: Chinese, Korean, Vietnamese, Tagalog, Hmong and Russian.

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한국어 도움을 제공합니다。
Помощь на русском языке。
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Peb muaj cov neeg hais lus Hmoob pab nej.
Available ang tulong sa wikang Tagalog.

An important message directed by the Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency

INDEPENDENT FORECLOSURE REVIEW

* Any payments made to you if errors in your foreclosure are found may be reported to the IRS and may have tax implications. Consult a tax advisor to discuss those implications.