

Grantors: Bank of America and the SC Bar Association
Grantee: Greenville County Human Relations Commission
Starting Dates: October 2019-October 2020

Request Summary

Greenville County Human Relations Commission (GCHRC) received a grant in the amount of \$75,000 from Bank of America and the SC Bar Association.

Purpose: The \$75,000 was granted to launch a new **Mortgage Assistance Program in Greenville** County. This program will draw on best practices learned from seven years providing rescue funds through the SC Help program, South Carolina's Hardest Hit Fund. We will expand on the services offered by this program by integrating our **foreclosure prevention** counseling with mandatory budgeting and debt management counseling, provided by our evidence-based Greenville Financial Empowerment Centers program.

Proposed funding would be allocated as follows:

Rescue funds equaling one month's payment for clients who meet the eligibility criteria we establish for our Mortgage Assistance Program. Clients who receive this direct financial assistance will also receive free foreclosure prevention counseling which can include assistance with a loan modification and/or referral to SC Legal Services for legal assistance. Clients will also be required to attend a budgeting and debt management counseling session with one of our certified financial counselors, and we will provide a follow-up call three months after the initial intervention is completed to assess each client's need for further counseling and reduce their risk of mortgage default recurrence.

Verification for funds will be provided through a reinstatement quote from the mortgage company.



September 26, 2019

Dr. Yvonne Duckett
Executive Director
Greenville County Human Relations Commission
301 University Ridge, Ste 1600
Greenville, SC 29601

VIA E-MAIL ONLY TO: yduckett@greenvillecounty.org

Dear Dr. Duckett:

I am pleased to inform you that the Board of Directors of the SC Bar Foundation (SCBF) has awarded Greenville County Human Relations Commission a SCBF Bank of America grant in the amount of **\$75,000.00**. This grant is for year 3 of the SCBF Bank of America grants cycle. The cycle for this grant is from October 1, 2019 to September 30, 2020.

Please find along with this letter, the conditions and agreements associated with the grant, and the grant contract which must be signed by you and your organization's board president/chair (or equivalent). Please provide the signed conditions and agreement form and the grant contract by Friday, October 4, 2019. It can be returned to me via email at mseiner@scbar.org. The first installment of funds will be sent on or around October 4, 2019 provided that the requested documents are received.

South Carolina Bar Foundation Bank of America grant funds must be used for community redevelopment legal services and/or foreclosure prevention legal services as specified in the grant application. Please ensure that grant proceeds are maintained as restricted funds for accounting purposes and disbursed in accordance with the budget you provided. Budget amendment requests may be submitted via email to mseiner@scbar.org and will be considered at the next scheduled Board meeting. If, for any reason, the full grant amount is not used as stipulated in your application, the balance must be refunded to the Foundation.

Grantees must provide annual and/or final reports. The Foundation will issue report forms approximately one month prior to the due date.

Please notify me if you need a copy of the Bar Foundation's logo to be used by your organization in accordance with the grant conditions and agreements recognizing the Foundation as a funder to your organization.

We are very appreciative of the work you do for the citizens of South Carolina and we look forward to working with you. Please feel free to contact me if you have any questions.

Sincerely,

A handwritten signature in blue ink that reads "Megan A. Seiner". The signature is written in a cursive style with a large initial "M" and a long, sweeping underline.

Megan Sweeney Seiner
Executive Director