



# DISABILITY NEWS

VOLUME 1, ISSUE 4

DECEMBER 2012

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## Introduction

In order to keep our current and former clients informed about new rules and regulations affecting social security, long-term disability, and disability insurance claims, we are sending our newsletter. All of our past newsletters can be found on our website at [www.buchanandisability.com](http://www.buchanandisability.com).

## Mortgage Assistance for Disabled Homeowners

By Eric L. Buchanan

Disabled homeowners in Tennessee may be eligible for help paying their mortgage, thanks to funds made available to states under the National Mortgage Settlement. Disabled people who have been found disabled by the Social Security Administration or other disability programs, whose disability benefits were awarded after January 1, 2000, can apply for up to \$40,000 and/or 36 months mortgage payment assistance.

Disabled individuals who are eligible can have their overdue mortgage payments "caught up" and they may even receive assistance for ongoing mortgage payments. This assistance is available under a program called "Keep My Tennessee Home." Chattanooga Neighborhood Enterprise ("CNE") has been authorized by the state of Tennessee to help disabled Tennessee homeowners from all over Tennessee. Contact CNE at:

Chattanooga Neighborhood Enterprise

1301 Market Street, Suite 100  
Chattanooga, TN 37402  
(423) 664-4663  
[www.cneinc.org](http://www.cneinc.org).

Funds for this program were made available to the states

under the National Mortgage Settlement, the largest multistate settlement since the Tobacco Settlement in 1998. In this settlement, 49 states and the federal government settled with the five largest mortgage companies. The federal government and states found that these mortgage servicers systematically allowed their employees to sign foreclosure documents without a notary public witnessing the signature, and without knowing for sure whether the facts contained in the foreclosure related documents were correct.

The National Mortgage Settlement will provide up to \$25 billion in relief to borrowers in the 49 states that signed on to the agreement directly to those states. Of those funds, the State of Tennessee received \$25 million in financial aid for Tennesseans who are in a financial hardship due to a disability and are worried about losing their home to foreclosure.

More information about the national settlement can be found at [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

Those homeowners in Tennessee who have not yet been found disabled, but have had a decrease in their income, may be eligible for

assistance under other programs, and they should also contact Chattanooga Neighborhood Enterprise if they are having trouble making mortgage payments. Specifically, CNE also can provide mortgage assistance to some people who have had a 30% loss of income since January 1, 2008 under funds provided through the Tennessee "Hardest Hit Fund." Those eligible are people who have not been found disabled if their loss of income is due to underemployment, to going through a divorce, or to having a spouse pass away. Also, Tennessee homeowners who do not qualify under this provision can still receive mortgage counseling and assistance by negotiating with their lender from CNE.

Chattanooga Neighborhood Enterprise is a HUD approved nonprofit agency.

CNE's foreclosure prevention assistance is free of charge.

Never pay anyone for foreclosure prevention assistance. If you believe you are a victim of a loan modification scam, please visit [preventloanscams.org](http://preventloanscams.org).

# Photo Gallery



Brittny Dicorato & Julie Moya



Eric Buchanan & Associates is an annual sponsor of Holiday Hearts to benefit the Hospice of Chattanooga Foundation.



Meg Ferguson, Jessica Geselbracht, Molina Haynes, Julie Moya & Jaime Styles



(Back Row) Jessica Geselbracht, Meg Ferguson & Jaime Styles (Front Row) Casie Reynolds

## Helpful Numbers to Know

The process of obtaining disability benefits is a long one and we understand that our clients may need assistance until their benefits are approved. Our firm has compiled a list of low cost and sometimes free medical assistance which may be offered in the Chattanooga area. This list is subject to constant change as programs are added or deleted.

**American Red Cross**  
(423) 265-3455

**CADAS** (drug/alcohol treatment)  
(423) 756-7644

**CARTA Care-A-Van**  
(423)698-9038

**Chattanooga Food Bank**  
(423) 622-1800

**Community Kitchen**  
(423) 756-4222

**CONTACT Crisis Intervention**  
(423) 266-8228

**First Call for Help**  
2-1-1 or (423) 265-8000

**Food Stamp Office**  
(423) 634-6200

**Hamilton Co. Emergency Assistance** (423) 209-6855

**Johnson Mental Health Center**  
(423) 756-2740

**Social Security Administration**  
(800) 772-1213

**Tennessee Suicide & Crisis**  
(800) 784-2433



**For additional numbers, please contact our office.**

# Get to Know our Attorneys & Staff

Scott Wilson has been a partner in the firm since the doors first opened, on July 1, 2003. He was born in Melbourne, Australia, before moving to California at the age of 11. He has a bachelor's degree from the University of California at Davis, and graduated *cum laude* from the Washington and Lee University School of Law in 1998. Since being admitted to the Tennessee bar in 1998, he has lived in Chattanooga, exclusively practicing disability benefits law, both social security disability and ERISA-governed long term disability insurance cases.

He has represented claimants at over 1,500 social security hearings, and at hundreds of federal court social security appeals. He has likewise represented claimants on hundreds of long term disability insurance cases, both before the insurance companies and in court. He is admitted to practice before all State and Federal Courts in Tennessee, as well as the Sixth and Eleventh Circuit Courts of Appeals. A swimmer in college and a rugby player in law school, Scott now gets his exercise cycling and

playing golf. He also makes reproduction American federal period furniture in his woodshop.



**R. Scott Wilson**  
Partner

## Social Security Update

Effective November 19, 2012, the Social Security Administration offices in Chattanooga, Athens and Cleveland, Tennessee will be open to the public Monday through Friday from 9 a.m. to 3 p.m. - a reduction of 30 minutes each weekday. In addition, beginning January 2, 2013, the office will close to the public at noon every Wednesday. While agency employees will continue to work

their regular hours, this shorter public window will allow them to complete face to face interviews and process claims work without incurring the cost of overtime. The significantly reduced funding provided by Congress under the continuing resolution for the first six months of the fiscal year makes it impossible for the agency to provide the overtime needed to handle service to the public as it has done in the past.

Most social security services do not require a visit to a local office. Many services are conveniently available at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by calling their toll free number, 1-800-772-1213 or TTY 1-800-325-0778. Many of their online services are also available in Spanish at [www.segurosocial.gov](http://www.segurosocial.gov).



**“Many services are conveniently available at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by calling their toll free number, 1-800-772-1213...”**

## Attorney Referral - Attorneys We Trust

Eric Buchanan & Associates can help with disability insurance, social security disability, long-term disability insurance, and other employee benefits, such as life insurance and health insurance. But, in order to do the best job for our clients in those areas, we don't handle some other types of cases, such as truck and car wreck cases, workers' compensation, or medical malpractice. For those other types of cases, there are other attorneys we recommend who do a great job on those types of cases. In addition to providing information about our firm, and the types of cases we handle, we would like to help our clients by providing information about attorneys we trust in other fields of law. Each quarter we will showcase one of these attorneys. If you decide to call one of the attorneys we recommend, be sure to mention you heard about the attorney in the Eric Buchanan & Associates newsletter.

Ritchie, Dillard, Davies & Johnson, P.C., is a firm of trial lawyers engaged in criminal and civil trial practice. The firm defends individuals and corporations subjected to investigation or prosecution by federal and state authorities, primarily in the eastern half of the United States. The firm also conducts personal injury, workers' compensation, civil rights, commercial, and estate litigation.

Wayne A. Ritchie II, a partner at Ritchie, Dillard, Davies & Johnson, PC, is a board certified civil trial specialist who devotes most of his practice to cases involving wrongful death, commercial disputes, construction and contract actions, defective products, trucking, motorcycle and automobile collisions, business disputes, and medical malpractice actions.

Contact Wayne Ritchie:



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[www.rfdlaw.com](http://www.rfdlaw.com)

# Eric's Answers



## A Special Holiday Message:

As we enter into this holiday season, there are so many things that we are thankful for. We are thankful for our families, and the time we will be able to spend with them over the holidays. At Eric Buchanan & Associates, we are thankful for our "work family;" a disability benefits team that has the

technical skills and excellent customer service skills to help our disabled clients through the process of obtaining disability benefits. We are also thankful for our clients who place their trust in us, and who give us the opportunity to work on their cases. We know that the process can be long, but be of good cheer that you have hired an experienced team who has the skills to do the best job possible on our clients' cases, and we will work hard to fight for the disability and other benefits our clients deserve. We

hope that each and every one of you has a holiday season that surrounds you with loved ones and is full of happiness and joy!



**Eric L. Buchanan**  
President



**"Happy Holidays  
from All of Us at  
Eric Buchanan &  
Associates!"**



Join us on Facebook and LinkedIn



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If you prefer to receive our newsletter via email, please send an email to [mhaynes@buchanandisability.com](mailto:mhaynes@buchanandisability.com)