



ATTN: Homeowners. If you are behind on your mortgage or at risk of foreclosure due to COVID-19, O.C.E.A.N., Inc.'s ERMA program can help. Apply NOW while funding is still available!

The ERMA program offers relief up to \$75K for eligible homeowners for:

- Mortgage reinstatement
- Delinquent property taxes
- Mortgage payments (principal, interest, taxes, insurance)

Eligible housing related costs, include:

- Escrow shortages
- Delinquent property taxes
- Municipal or tax liens
- Delinquent Homeowner Association (HOA) dues
- Up to four future mortgage payments, inclusive of principal, interest, taxes and homeowner's insurance

If you or someone you know would like to learn more about the ERMA Program, contact Mark Lamela at (732) 244-5333- Ext. 1110 or at [mlamela@oceaninc.org](mailto:mlamela@oceaninc.org).