

**Question for written answer E-001918/2024
to the Commission**
Rule 144
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Subject: Supporting borrowers and protecting first homes in Greece and the EU as a whole

The transfer of loans to servicers and funds has created a new, stressful environment for debtors. Many risk losing their first home due to aggressive debt collection practices. Vulnerable groups such as low-income earners and people with disabilities, in particular, find themselves in deep water. Meanwhile, the lack of transparency over how management companies and funds operate makes it difficult to protect borrowers' rights. This problem is especially felt in Greece where the economic crisis has left deep scars in society and many citizens are having serious trouble paying back their loans.

In view of this:

1. Can the Commission adopt legislation allowing borrowers who are having proven difficulties in meeting their loan obligations to be given priority in repurchasing their loans at a discounted rate or to be offered more favourable repayment terms instead of these loans being sold to funds at very low prices?
2. Is it feasible to establish a mechanism that will allow borrowers to buy their loans from funds, paying a set penalty, thus preventing profiteering?
3. What ways are there to guarantee the EU-wide protection of people's first homes and of vulnerable borrowers who are trying to meet their obligations?

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