

We Can Help You
Avoid
Foreclosure
Free



If you need help
to keep your home,
your local legal aid
office can help.

Are *you* at risk of foreclosure?

- Were there unusual fees included in your mortgage?
- Did your mortgage lender include information in your loan which was untruthful?
- Is your monthly payment unreasonably higher than you were told?
- Were you promised one mortgage and then given a different one at closing?
- Did you refinance your mortgage with someone who came to your home?
- Are you behind in your mortgage now, but this is just due to a temporary problem?

If you answered “**Yes**” to any of these questions, you may have been the victim of improper lending or we may be able to help you for other reasons. Please contact your local legal aid office listed on the back of this brochure.

The Plan to Help Homeowners

Through the partnership of the Pennsylvania Legal Aid Network (PLAN), the Pennsylvania Housing Finance Agency (PHFA) and Neighborworks of America, there is a united fight to help families keep their homes, save homeowners from foreclosure, and counter predatory lending practices. This statewide initiative to ease the mortgage foreclosure crisis is aimed at providing home-owners the tools and resources that can help them make sound decisions in order to help save their homes.

Housing counseling agencies through the PHFA network are available to assist homeowners avoid foreclosure, provide consumer credit counseling and provide financial service counseling throughout Pennsylvania. When legal assistance is needed, the 15 legal aid programs of the Pennsylvania Legal Aid Network can provide homeowners with expert legal advice and specialized help on legal problems beyond that of usual counseling.

This partnership of resources will allow housing counselors and homeowners to tap into a skilled and motivated group of specialists who can sometimes help avoid foreclosures of homeowners throughout Pennsylvania.

Please get help by contacting a housing counselor or legal aid attorney in your county (see contact information on back cover).

Resources

We may be able to assist you if you are having legal problems in many areas, including the following*:

- Predatory/fraudulent lending practices
 - HEMAP help
 - Short sales
 - Loan modifications
 - Bankruptcy advice
 - Forbearance agreements
 - Assumptions/satisfactions of mortgages
 - Rescue financing/refinancing
 - Title problems
 - Homeowner options for those with interest rates over 11.8%
 - Mortgage rescue scams
 - Lease/purchase agreements
 - HUD-1 and other financing documents/problems
 - Rescission letters under TILA & HOEPA
 - Cancellation letter under UDAP
 - Demand letters
 - Referral to credit counselor as required by the Bankruptcy Act
- ...plus other issues*

**Most consumers will not recognize some of these terms.*

A PLAN lawyer can help you find out whether any items apply to you.

Get help now, before it's too late.

To locate a housing counselor in your area, call **1-800-822-1174**, or visit the PHFA web site at **www.phfa.org** and click on Forms and select Counseling Agencies.

Legal Aid Offices

Northwestern Legal Services (800) 665-6957

Cameron, Crawford, Elk, Erie, Forest,
McKean, Mercer, Potter, Venango, Warren

Laurel Legal Services (800) 253-9558

Armstrong, Cambria, Clarion,
Indiana, Jefferson, Westmoreland

Neighborhood Legal Services (866) 761-6572

Allegheny, Beaver, Butler, Lawrence

Southwestern Pennsylvania Legal Services (866) 940-7257

Greene, Fayette, Somerset, Washington

MidPenn Legal Services

Adams (717) 334-7624

Berks (800) 299-6599

Cumberland (800) 822-5288

Dauphin & Perry (800) 932-0356

Franklin & Fulton (800) 372-4737

Lancaster (800) 732-0025

Lebanon (717) 274-2834

Schuylkill (800) 299-6599

York (717) 848-3605

Bedford, Blair, Centre, Clearfield, (800) 326-9177

Huntingdon, Juniata, Mifflin

Community Legal Services *or*

Philadelphia Legal Assistance (215) 334-4663

Philadelphia

North Penn Legal Services (877) 953-4250

Bradford, Carbon, Clinton, Columbia, Lackawanna,
Lehigh, Luzerne, Lycoming, Monroe, Montour,
Northampton, Northumberland, Pike, Snyder,
Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming

Legal Aid of SE Pennsylvania

(877) 429-5994 *or* (888) 275-8843

Bucks, Chester, Delaware, Montgomery

**Pennsylvania
Legal Aid Network**

For more information about help from the Pennsylvania Legal Aid Network in your community, please visit our web site at **www.palegalaid.net** or call us at **800.322.7572**.