

**HUD APPROVED
HOUSING COUNSELING
AGENCIES OPERATING
WITHIN MIDDLESEX
COUNTY INCLUDE:**

Faith Fellowship CDC
732-727-9500
www.ffcdc.net

Housing Counseling
866-472-4557 www.navicoresolutions.org

**New Jersey
Citizen Action**
973-643-8800
www.njcitizenaction.org

**Puerto Rican
Action Board**
732-249-9700
prab.org

**You can search for a
certified counselor
using HUD's Find A
Housing Counselor™
tool: hudexchange.info/programs/housing-counseling/**

Foreclosure proceedings are initiated much faster today than in the past.

It's important that you contact your lender as soon as you realize you have a problem. Even if you haven't missed a mortgage payment, it is important to take action if you are concerned you may soon fall behind. You may be eligible to refinance if you are still in good standing or modify your mortgage loan to make it more affordable. Ask your lender to be considered for any available state or federal programs.

Contact a HUD-approved housing counselor.

The U.S. Department of Housing and Urban Development (HUD) certified counseling agencies offer free housing counseling nationwide. Housing counselors can help you understand the terms of your loan, the law and your options, and assist in organizing your finances and negotiating with your lender.

Open and respond to all mail from your lender.

The first notice you receive will include information about foreclosure prevention options that may be able to assist you. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.

Know your mortgage rights.

Find your loan documents and read them so you know what your lender may do if you can't make your payments. Information about the Foreclosure process in the State of New Jersey and helpful links can be found at the court's Office of Foreclosure website:

<https://www.njcourts.gov/courts/superior/foreclosure.html?lang=eng>



RESOURCES

NJ Housing & Mortgage Finance Agency: 609-278-7400
<https://nj.gov/dca/hmfa/foreclosure/index.shtml>

NJ Judiciary Foreclosure Mediation Program: 609-421-6100
judiciary.state.nj.us/

The Hope Hotline: 888-995-HOPE
www.995hope.org

Legal Services of NJ: 888-576-5529

Consumer Financial Protection Bureau (CFPB): 855-411-2372
www.consumerfinance.gov

U.S. Department of Housing & Urban Development (HUD) Newark Field Office: 973-622-7900
www.hud.gov

NJ Division of Consumer Affairs: 800-242-5846

NJ Housing Resource Center: www.njhousing.gov

NJ Homelessness Prevention Program: 866-889-6270

NJ Department of Banking & Insurance (Newark Consumer Center): 973-648-4713

NJHMFA Foreclosure Mediation Assistance Program.

The NJ Housing and Mortgage Finance Agency (HMFA) offers a Foreclosure Mediation Assistance Program:

To qualify for mediation:

The property must be the subject of an active residential mortgage foreclosure action.

Mediation must be requested within 60 days after service of the foreclosure summons and complaint unless a court order is entered directing the parties to mediation.

The homeowner must be living in the property that is in foreclosure and all borrowers listed on the note must agree to participate in mediation.

The homeowner will not qualify if they are in bankruptcy.

Be cautious of foreclosure prevention companies.

You don't need to pay fees for foreclosure prevention help – use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses and can sometimes help delay a foreclosure, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a HUD-approved housing counselor will provide free if you contact them.

For a list of approved credit counseling agencies that provide bankruptcy counseling, visit:

www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm