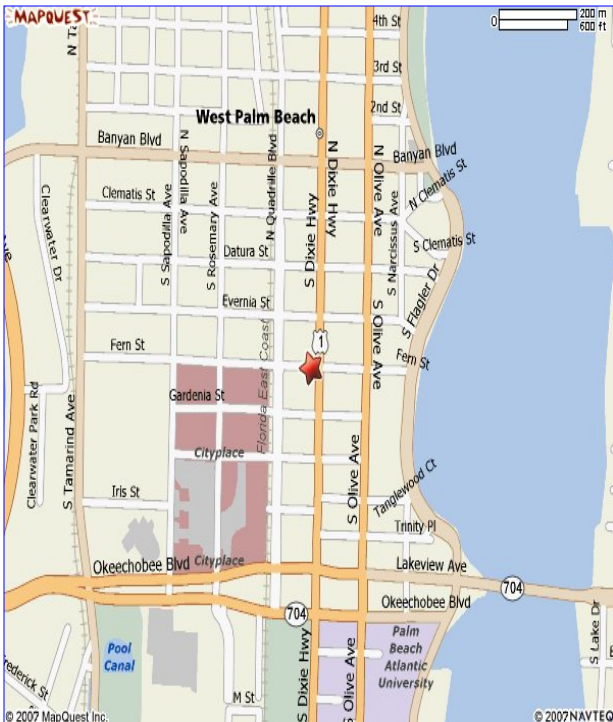


REMEMBER!!!

The most important thing to remember is if you are involved in a foreclosure is stay involved and be as proactive as possible.

Legal Aid is located at 423 Fern Street in West Palm Beach. The entrance to our office is on Fern Street between Dixie Highway and Quadrille Boulevard.

Our office is four blocks south of the main Palm Beach County Courthouse on Dixie Hwy. and two blocks east of CityPlace.



The Legal Aid Society's Mission

To provide high quality civil legal advice, representation and education to the disadvantaged of Palm Beach County so as to protect their personal safety, enhance their opportunities and living conditions and promote self-sufficiency.



The Legal Aid Society of Palm Beach County, Inc. is a private, non-profit 501(c) (3) corporation.

The services listed in this brochure were made possible from the generous funding provided by

- ◆ ***Florida Bar Foundation;***
- ◆ ***United Way of Palm Beach County;***
- ◆ ***Palm Beach County; and***
- ◆ ***Town of Palm Beach United Way***

Foreclosure Defense Unit

Summary of Services



Legal Aid Society of Palm Beach County, Inc.

423 Fern Street, Suite # 200
West Palm Beach, FL 33401

www.legalaidpbc.org

(561) 655-8944, ext. 325

(800) 403-9353 ext. 325

Fax: (561) 655-5269

email: foreclosuredefenseunit@legalaidpbc.org

Legal Aid Society of Palm Beach County's Foreclosure Defense Unit serves homeowners facing foreclosure in Palm Beach County. Our goal is to empower homeowners facing foreclosure with the tools and information that they may use to defend themselves against foreclosure.

WHAT CAN LEGAL AID'S FORECLOSURE DEFENSE UNIT DO FOR ME?

- ◆ On Wednesday of each week, Legal Aid Staff and *Pro Bono* attorneys dedicate a full day to assisting homeowners with foreclosure issues. Generally, these meetings consist of counseling the client on what they are facing, discussing potential options, providing information on the numerous resources available to them, and/or assisting the client with completion of a Pro Se Response to the Complaint for Foreclosure.
- ◆ Legal Aid has two full time attorneys whose primary focus is foreclosure defense. In many cases, where a homeowner is facing a mortgage foreclosure on their primary residence, desires to save their home and has the ability to make mortgage payments in the future, Legal Aid's Foreclosure Defense Unit may represent those individuals throughout the foreclosure process. Representation is subject to our foreclosure screening process.
- ◆ Legal Aid has provided an abundance of information regarding the foreclosure process, how to get through it, and referrals to other community resources and assistance programs that may help the homeowner. Such information can be found at: www.legalaidpbc.org.

SUMMARY OF FORECLOSURE SERVICES CURRENTLY PROVIDED

- ◆ Immediate legal counseling regarding the legal foreclosure process and what you are facing.
- ◆ When served with a Summons and Complaint for Foreclosure (initiating a lawsuit), a lawyer will assist you with the completion and filing of a time-sensitive, required Response.
- ◆ Information on local/community, state, and federal resources available to homeowners facing foreclosure.
- ◆ Referrals to reduced-fee private attorneys experienced in foreclosure defense, litigation, and bankruptcy.

For Assistance with Foreclosures

**Please contact us at:
(561) 655-8944, ext. 325**

(800) 403-9353 ext. 325

or

Fax: (561) 655-5269

or

email: foreclosuredefenseunit@legalaidpbc.org

FREQUENTLY ASKED QUESTIONS

How do I qualify for legal services from Legal Aid's Foreclosure Services?

- ◆ The house being foreclosed must be your primary residence.
- ◆ You must have been served with a Summons and Complaint for Mortgage Foreclosure.
- ◆ Other restrictions apply.

Is it true that I may come home one day and find my house locked up and boarded up?

NO, not without a final judgment of foreclosure ordered by the Court. Florida is a "judicial foreclosure state," which means that before the Plaintiff may foreclose on your property and the property sold, the Plaintiff must go through proper judicial channels and follow all applicable judicial procedures.

How do I know if a loan modification company is legitimate?

You should avoid any company that asks you to pay an up-front fee for its services, no matter what that fee is called. You should also avoid any company that *guarantees* you that it can save your home or get you a reduced mortgage interest rate. The Florida Attorney General's hotline (1-866-966-7226) provides information regarding complaints and investigations lodged against particular companies.