

What can you do when you receive notice that your home is in FORECLOSURE?

GET HELP RIGHT AWAY.

The United South Broadway Corp. (USBC) 505-764-8867 offers **FREE** foreclosure prevention help **statewide** through HUD-approved housing counselors based in Albuquerque. They may also be able to refer you to a lawyer who will help you at no charge.

You may also call HUD .800.569.4287 to find the nearest HUD-approved foreclosure prevention housing counseling agency in your area.

To avoid having a default judgment entered against you, you MUST file a written response to the Complaint for Foreclosure with the Court AND serve your written response upon the Plaintiff or the Plaintiff's attorney **within 30 days of receiving the Complaint**. United South Broadway Corporation offers free workshops twice monthly in Albuquerque to help with your written response. Call **505-764-8867** for availability and information.

You can also file a **Request for Foreclosure Mediation** to ask the Court to assign a mediator to help you and the lender work out an agreement. You can get forms and other information at the Court's Self Help Center or at www.firstdistrictcourt.com (Forms).

YOU HAVE THE RIGHT TO REMAIN IN YOUR HOME until the Court approves a foreclosure sale. You are responsible for your house until the time the home is sold at the foreclosure sale, if any, even if the foreclosure case is closed.

The federal government's Making Home Affordable website can help homeowners with questions about foreclosure. Go to www.makinghomeaffordable.gov for more info.

Beware of Foreclosure Rescue Scams - Help Is Free!

(from www.makinghomeaffordable.gov)

- **BEWARE** of individuals or companies that advise you to stop making your mortgage payments or discontinue contact with your mortgage company.
- **BEWARE** of **ANY** person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan. **DO NOT PAY - WALK AWAY!**
- **BEWARE-** of **ANYONE** who says they can "save" your home if you sign or transfer over the deed to your house. **Do not sign** over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- **NEVER** make your mortgage payments to anyone other than your mortgage company without their written approval.

DON'T IGNORE IT - GET HELP TODAY

CAUTION: This Notice is not intended as legal advice and does not substitute for seeking independent legal, or other professional advice, as to the handling of this lawsuit or related legal or financial matters.