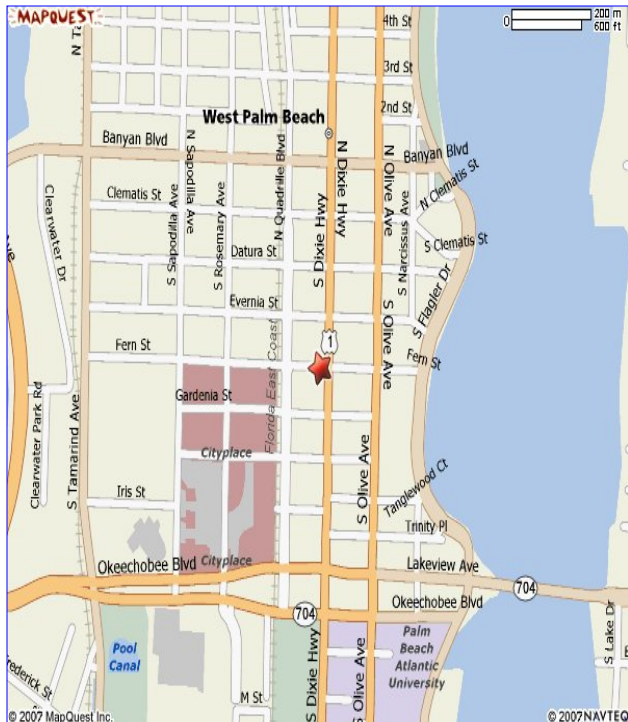


REMEMBER!!!

The most important thing to remember is if you are involved in a foreclosure: “Don’t be an ostrich and put your head in the sand.” Stay involved.

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 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.

Foreclosure Services



Legal Aid Society of Palm Beach County
423 Fern Street, Suite # 200
West Palm Beach, FL 33401
(561) 655-8944 ext. 325
(800) 403-9353 ext. 325
Fax: (561) 655-5269

I'M FACING FORECLOSURE ... WHAT CAN LEGAL AID DO FOR ME?

- ◆ On Wednesday of each week, Legal Aid dedicates a full day to assist homeowners with foreclosure issues. Generally, these meetings consist of counseling the client on what they are facing, discussing the potential options, providing information on the numerous resources available to them, and/or assisting the client with completion of a Pro Se Answer to the Complaint for Foreclosure.
- ◆ Each Monday morning, Legal Aid provides an attorney to be present in the foreclosure courtroom for last minute assistance. The attorney is there to explain the hearing procedure and answer any last minute questions pro se litigants may have prior to appearing before the judge. The attorney also provides information regarding foreclosure assistance programs that may still be available.
- ◆ 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 Complaint for Foreclosure (lawsuit), a lawyer will assist you with the completion and filing of your Response (i.e., Answer to Complaint for Foreclosure).
- ◆ Information on numerous community, state, and federal resources available to homeowners facing foreclosure.
- ◆ Referrals to reduced-fee attorneys experienced in foreclosure defense, litigation, and bankruptcy.

For Assistance with Foreclosures

Please call Monday—Friday

9:00 a.m. - 5:00 p.m.

(561) 655-8944, ext. 325

(800) 403-9353, ext. 325

Fax: (561) 655-5269

FREQUENTLY ASKED QUESTIONS

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

THERE IS NO FEE AND CURRENTLY NO FINANCIAL QUALIFICATIONS IN ORDER TO BENEFIT FROM OUR CURRENT FORECLOSURE SERVICES.

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 from the Court. Florida is a "judicial foreclosure state." This means that before the Mortgagor/Plaintiff may foreclose on your property and the property sold, the Plaintiff must go through proper judicial channels and follow 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 promises you that it can save your home or get you a reduced mortgage interest rate. You can call the attorney hotline at 1-866-966-7226 and see if complaints have been lodged against particular companies.