JERSEY CITY RESIDENTS FACING FORECLOSURE

Are you experiencing difficulty with paying your mortgage? Have you received a Notice of Intent to Foreclose? If so, you can now get free counseling services through a contractual agreement between the City of Jersey City and New Jersey Citizen Action (NJCA). Services provided by NJCA include but are not limited to analyzing homeowner financial profiles and determining the proper steps to take to stabilize your situation, performing a detailed budget analysis, creating a detailed step-by-step action plan and finally contacting the appropriate financial institution to resolve the pending situation.

HOW TO SEEK HELP:

- Complete the attached New Jersey Citizen Action Foreclosure Referral Form. Forward the form to: hairstonr@jcnj.org or fax it to Rodney Hairston, Real Estate Officer at 201-547-5104. If faxed, please call to confirm receipt.

- Go to: http://njcitizenaction.org/loanapplicationenglish.html for a New Jersey Citizen Action application in English; or
- Go to: http://njcitizenaction.org/loanapplicationspanish.html for a New Jersey Citizen Action application in Spanish.

- When completing the application, make certain that you state that you were referred to NJCA by the City of Jersey City. Priority will be given to those applications.
- If you are unable to complete the application online, you can contact NJCA by calling 800-NJ-OWNER (800-656-9637) to have an application mailed to you.

Don't delay contacting us if you are facing foreclosure.

Entrance Date: _____

NEW JERSEY CITIZEN ACTION FORECLOSURE REFERRAL FORM

Personal Information

First Name: _____ Middle Initial: _____ Last Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____

Family/Individual Status (please check the appropriate space(s)):

Married: Yes _____ No _____

Head of Household: Yes _____ No _____

Number of Household Members (including self): _____

Source of Income

- Are you currently employed? Yes _____ No _____
- What is your current annual household income? $_____
- How many months are you behind on your mortgage? _____
- What Bank holds your mortgage(s)? _____

What Notices Have You Received From the Bank?

_____

_____

FAX FORM TO: Rodney Hairston, DCD, 201-547-5104 or

E-MAIL TO: hairstonr@jcnj.org