

## **HELP IS AVAILABLE**

- **Legal Services of the Hudson Valley** helps qualified applicants find free legal representation in foreclosure matters. These trained professionals can tell you about your rights and options going into the conference and maybe able to represent you free of charge. Call them at 1-877-574-8529.
- **Housing Action Council, Inc.** works with homeowners and their lenders to bring loans current and if possible to avert foreclosure with possible loan modifications or refinancing. Call them at (914) 332-4144.
- **Community housing innovations, Inc.** works with homeowners and their lenders to bring loans current and if possible to avert foreclosure with possible loan modifications or refinancing. Call them at (914) 683-1010.
- **NEW YORK STATE-WIDE Home Ownership Preservation Foundation** 1-888-995-HOPE (1-888-995-4673)
- **New York State Banking Department** Consumer Helpline 1-877-BANK-NYS (1-877-226-5697)
- **Office of the Self Represented**, located at the courthouse, 111 Dr. Martin Luther King, Jr. Blvd., 9<sup>th</sup> Floor, White Plains, NY 10601, can also assist you by providing information about the foreclosure process as well as sample court forms and instructions. If you plan to visit this office, please bring this letter along with any court papers you may have received and your mortgage documents. Call them at (914) 824-5209.