

## Free Legal Aid Available for Homeowners facing Foreclosure

(Excerpted from The Record editorial by Steven R. Klein, Esq.)

The New Jersey judiciary has recently implemented a free foreclosure mediation program for qualified homeowners who have been served with foreclosure complaints. Participation provides the homeowner with free professional assistance in working out an amicable solution with the lender.

There are specific eligibility requirements. Participation in this program will not stop the foreclosure process; however a sheriff's sale can't take place during the mediation.

CONTACT: Foreclosure Mediation Program      1-888-989-5277

### Additional Resources:

The Fair Housing Council of Northern New Jersey      201-489-3552      [fhcnnj1@verizon.net](mailto:fhcnnj1@verizon.net)

New Jersey Housing & Mortgage Finance Agency      1-609-278-7400      [www.nj-hmfa.com](http://www.nj-hmfa.com)

MAP Mortgage Assistance Pilot Program - short-term, 0% loans.