

Foreclosure Delay and Prevention



Act Now!

With each passing month, it gets harder to work with your lender. Contact us right away.

If you get a court summons for mortgage foreclosure, you have 30 days after your first settlement conference to serve and file a *written* answer. Do not miss your deadline—contact us immediately.

If you already missed the deadline to answer, you should still contact us. In some cases, we may still be able to help you delay or stop the foreclosure.

**IF YOU NEED FREE LEGAL HELP
DUE TO FORECLOSURE,
CONTACT THE LEGAL AID
SOCIETY OF MID-NEW YORK:**

Toll Free HelpLine: 1-877-777-6152

Binghamton Office
168 Water Street, 2nd Floor
Binghamton, New York 13901
(607) 231-5900
Serves: Broome, Chenango, Delaware and Otsego Counties

Utica Office
120 Bleecker Street
Utica, New York 13501
(315) 793-7000
Serves: Herkimer, Madison and Oneida Counties

Watertown Office
215 Washington Street, Suite 202
Watertown, New York 13601
(315) 955-6700
Serves: Jefferson and Lewis Counties



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for Equal Justice
LEGAL SERVICES CORPORATION



The Legal Aid Society of Mid- New York

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**If you are facing
foreclosure, Legal Aid
may be able to help.**

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The Foreclosure Crisis

If you are facing foreclosure, you are not alone. The economic crisis that began in 2008 impacted many households. All across New York State, people are still facing foreclosure due to job loss, disability, high medical bills, divorce or separation and other reasons.

We seek to help qualifying individuals and families remain in their homes, by preventing or delaying mortgage foreclosures and property tax foreclosures.

We can also help tenants who are facing eviction because of a landlord's foreclosure.

Who May Qualify?

We serve low and moderate income people in the following counties: Broome, Chenango, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida and Otsego.

Did You Know?

- ✚ Mortgage foreclosures in New York State must go through court.
- ✚ In court, you have the right to a settlement conference.
- ✚ You may qualify for a loan modification to make your mortgage payments more affordable.
- ✚ Bankruptcy may help you delay or stop foreclosure.
- ✚ You don't lose your rights as an owner until your home is sold at auction.



Cases Covered

- ✚ Mortgage foreclosures
- ✚ Tax Foreclosures
- ✚ Tenants being evicted due to foreclosure

There is no fee for our services, even if we represent you in court.

Unfortunately, due to funding limitations, we can't help everyone. If we can't take your case, we will do our best to refer you to other agencies that may be able to help you.

Language Help

We provide free sign language interpreters, as well as free interpreters in over 150 languages.

If you are facing foreclosure, free legal advice is just a phone call away. Please call 1-877-777-6152 or visit one of our offices.