

### **HUD Approved Housing Counseling Agencies**

ACORN Housing Corp.  
1018 W. Roosevelt St.  
Phoenix, AZ 85007  
888-409-3557  
[www.acornhousinghelp.org](http://www.acornhousinghelp.org)

Community Information and Referral  
2200 N Central Ave, Ste 601  
Phoenix, AZ 85004  
602-263-8856  
800-352-3792

BOTHANDS, Inc.  
2304 N. Third St.  
Flagstaff, AZ 86003  
928-214-7456

Community Reinvestment Solutions, Inc  
215 E Rose Lane  
Phoenix, AZ 85007  
602-791-0590

Community Services of Arizona  
6704 North 59th Avenue  
Glendale, Arizona 85301  
623-435-2255

Genesis Housing Services  
2190 W Chandler Blvd, Ste 10  
Chandler, AZ 85224  
480-306-5161

Labor's Community Service Agency  
5818 N 7th Street  
Phoenix, AZ 85014  
602-263-5741

Neighborhood Housing Services  
1505 E McDowell Road, Suite 100  
Phoenix, AZ 85006  
602-258-1659

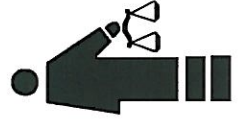
Neighborhood Housing Services of Phoenix  
19 N. Central Ave  
Avondale, AZ 85323  
623-932-9077

Newtown Comm. Development Corp.  
511 W University Drive, #4  
Tempe, AZ 85281  
480-517-1589  
[www.newtowncdc.org](http://www.newtowncdc.org)

Northern Arizona Council of Governments  
119 E Aspen Avenue  
Flagstaff, AZ 86001-5222  
928-774-1895

Take Charge America, Inc.  
20620 N 19th Ave  
Peoria, AZ 85027  
623-266-6259

**Community Legal Services, Inc., does not discriminate on the basis of race, religion, sex, age, disability or national origin in its relations with service applicants or employees. This brochure can be made available in alternate formats. Call 602-258-3434 x2230.**



Orig: 7/09



# **FORECLOSURE LAW PROJECT**



Supported by the Federal Government  
through

Arizona Department of Housing  
Acorn Housing Corporation

Neighborhood Housing Services of Phoenix

### **COMMUNITY LEGAL SERVICES**

305 South Second Avenue  
Phoenix, Arizona 85003  
(602) 682-3410  
[FMC@clsaz.org](mailto:FMC@clsaz.org)

**CLS (Community Legal Services) is a not-for-profit Arizona law firm. Since 1952, CLS has provided civil legal aid to low-income people in certain civil matters. The Foreclosure Law Project is a program of CLS.**

## **Frequently Asked Questions ?**

**What is the CLS Foreclosure Law Project?**

The **CLS Foreclosure Law Project** provides civil non-litigation legal advice. The Project helps people in Arizona avoid losing their homes to foreclosure.

**Who is eligible for help from the CLS Foreclosure Law Project?**

Anybody who lives in Arizona and makes home loan payments and needs legal advice about how to avoid foreclosure is eligible for help.

- In the U.S., 1 out of 9 home loans are at least one payment behind.
- In Arizona, more than 100,000 homeowners have failed to make at least one home loan payment in the life of that loan. That translates to 1 out of every 40 homes in Maricopa County.
- Many Arizona homes have lost approximately one-third of their value since 2006. People are unable to sell their homes because the loan is higher than the likely sale price of the house.

- In Arizona, many home loans are experiencing increasing payment amounts, which creates problems. For example, a \$180,000 home loan that increases from 6% to 8%, means their payment increases by almost \$230 per month.

The CLS Foreclosure Law Project is available to help eligible persons who have been referred by a HUD-Approved Housing Counseling Agency.

Please see a listing of HUD-Approved HCAs on the back panel of this brochure.

**How do I get help from the CLS Foreclosure Law Project?**  
You must first apply for help at one of the HUD-Approved Housing Counseling Agencies listed on the back of this brochure. If eligible, you will be referred to our Project.

**Why do I need a HUD-Approved Housing Counseling Agency (HCA) to refer me to the CLS Foreclosure Law Project?**

Many people now have problems making their home loan payments. For many people, a housing counselor can solve the problem by helping with a new home loan payment plan. If the Housing Counseling Agency thinks that there may be a legal problem, your case may be referred to CLS Foreclosure Law Project. A referral from a HUD-Approved HCA is a requirement to receive services from the CLS Foreclosure Law Project.

**How much does it cost to receive help from the CLS Foreclosure Law Project?**

The CLS Foreclosure Law Project provides legal services at no cost to the homeowner. The federal

government has given money to housing counseling agencies and to CLS to provide free help to homeowners who are in danger of losing their homes.

**What do I need to provide to the CLS Foreclosure Law Project in order for them to assist me?**

The HUD-Approved Housing Counseling Agency will send your information to the CLS Foreclosure Law Project. Clients should be prepared to provide all home loan 'closing documents' to the CLS Foreclosure Law Project. (We will make copies if necessary).

**What are 'closing documents'?**

When you bought your home or acquired your home loan, you probably signed several documents. Copies of those 'closing documents' were given to you. 'Closing documents' usually have titles like HUD-1, Truth in Lending Disclosures, Promissory Note, and Deed of Trust. There may be other documents. It is best to provide all home loan related documents to the CLS Foreclosure Law Project staff.

**What can the CLS Foreclosure Law Project do for me?**

The CLS Foreclosure Law Project will analyze your home loan for possible violations of state and federal laws. We will advise you about how to obtain additional legal services if necessary.

**Can the CLS Foreclosure Law Project assist renters?**

No. This program only provides legal services to homeowners.