

ACUÑA & CASAS

A Professional Corporation

Attorneys at Law

Daniel E. Casas, Retired

Frank R. Acuña
ohc@AcunaCasas.com

Five Steps to Take to Save Your Home from Foreclosure

1. Open your mail. It is hard to read a Notice of Default or a Notice of Sale, but you cannot ignore them.
2. Act promptly. The faster you deal with your lenders, the more options you have and the better chance you have to save your home or to save some equity for yourself.
3. Watch out for scams. Many people will contact you to “help” you when your home is in foreclosure. Don’t trust anyone who contacts you. Instead, you should contact:
 - a. A lawyer you know or to whom the local Bar Association refers you; or,
 - b. A H.U.D. certified counselor; or,
 - c. An assistance clinic affiliated with a local Bar Association or law school (such at the John F. Kennedy University Elder Law Clinic in Pleasant Hill, California, for people who are 60 years old, or older); or,
 - d. Your local Adult Protective Services agency.
4. Assemble all the documents you received when you obtained your loan. Any attorney, counselor, clinic, or agency who will help you wants to see **all** of your records.
5. Write down **everything** you can remember about your conversations with your loan broker or lender. Dates, times, who was at the meeting, what was said.

Do It Now!