

CONTACT INFORMATION

Government Resources:

State Government

Office of the Attorney General Consumer Protection Unit

820 North French Street
Wilmington, DE 19801
1-800-220-5424 or (302) 577-8600
www.attorneygeneral.delaware.gov/mortgageforeclosure

Office of the State Bank Commissioner

555 E. Loockerman Street
Dover DE 19901
(302) 739-4235 or (302) 577-6722
www.state.de.us/bank

Delaware State Housing Authority

18 The Green
Dover, DE 19901
1-888-363-8808 or (302) 739-4263
www.destatehousing.com

Federal Government

Federal Trade Commission

www.ftc.gov

U.S. Department of Housing & Urban Development (HUD)

www.hud.gov

Making Home Affordable Program

www.makinghomeaffordable.gov

Homeowner's HOPE Hotline (24 hours/day)

1-888-995-HOPE

HUD approved counseling agencies:

CCCS of Maryland & Delaware

Toll free(800) 640-2227

First State Community Action Agency, Inc.

Georgetown, DE(302) 856-7761
Dover, DE.....(302) 674-1355
New Castle, DE.....(302) 498-0454
www.firststatecaa.org

Hockessin Community Center

Hockessin, DE.....(302) 239-2363

Housing Opportunities of Northern Delaware, Inc.

Wilmington, DE(302) 429-0794
www.hond.org

Interfaith Community Housing of Delaware

Wilmington, DE.....(302) 652-3991
www.ichde.org

NCALL Research, Inc.

Dover, DE.....(302) 678-9400
Newark, DE.....(302) 283-7505
Georgetown, DE.....(302) 855-1370
www.ncall.org

Neighborhood House, Inc.

Wilmington, DE(302) 652-3928
www.neighborhoodhse.org

West End Neighborhood House, Inc.

Wilmington, DE(302) 658-4171
www.westendnh.org

YWCA Delaware

Newark, DE.....(302) 224-4060
www.ywcade.org

FREE SERVICES ARE AVAILABLE!

BEWARE OF FORECLOSURE SCAMS

Homeowners facing foreclosure are often targeted by scammers with offers to "save" their home. These scam artists get the homeowner's money, but fail to provide any real assistance. Delaware law regulates the activities of foreclosure "rescuers" by requiring that:

- Contracts with foreclosure consultants be in writing and provide notice of cancellation rights.
- Contracts be provided to homeowners for review at least 24 hours before signature.
- No money be collected from the homeowner until ALL services are performed as promised.

FREE SERVICES ARE AVAILABLE

If you face foreclosure be suspicious of foreclosure rescuers who:

- Require you to sign over a deed and promise that you can stay in your home with an option to repurchase it.
- Promise to help you with a mortgage modification. You can get the same service **AT NO CHARGE** by contacting a HUD approved housing counselor. You can also talk to your loan servicer or lender.
- Pressure you into a deal with promises to stop a foreclosure; do not sign documents you do not understand.

Report suspected foreclosure scams to the Attorney General's Office at

1-800-220-5424

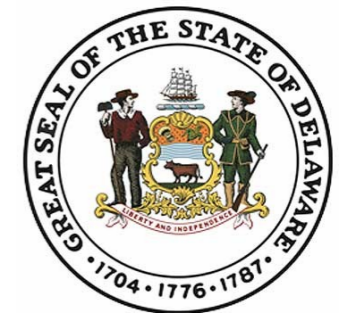
DON'T PANIC!

MORTGAGE LATE?

Don't risk losing your home

Call the Attorney General's
Mortgage Hotline:

1-800-220-5424



This information brought to you by:

**The Attorney General's Mortgage Fraud
Task Force, in conjunction with**

Delaware State Housing Authority

Office of the State Bank Commissioner