

## **What Else Should I Know?**

Contact your lender. They may be able to work a re-payment plan (forbearance agreement) that is within a homeowners' budget.

Seek legal advice through a trusted attorney, not one appointed by the company or individual soliciting you. Use our R.E.AL Help specialists as a referral source for the legal help you deserve!

Never sign away ownership of the home by a quitclaim deed or otherwise without consulting a trusted attorney;

Be especially suspicious of offers to lease back the home, in order to buy it back over time. These offers may sound good, but often make it impossible to re-purchase the home;

Never make mortgage payments to anyone other than the lender;

Never listen to anyone other than the lender regarding the mortgage payments or due dates;

Beware of any home-sale contract in which the homeowner is not formally released from liability for their mortgage;

DO not sign any document with blank lines or spaces; information could be added later without your knowledge and consent (ALWAYS ask for copies of any documents that are signed)

Consider selling the home through a licensed real estate agency;

Be wary of individuals who offer to take title to your home. You should get advice from a trusted attorney.

## **R.E.AL Help Counselors**

### **Realestate**

Corey M Riley, (609) 517-2072

Wendy Heintz, (609) 432-5042

Charles J. Miltenberger, (609) 484-9890 x118

Elisa Jo Eagan, (609) 703-0432

Sandra Ruffu Darby, (609) 214-3005

Steven Foster, (609) 383-3180

Joseph Gardiner, (856) 305-3336

Howard DeRias/Terah Naumchik, (609) 517-0393 (609) 517-1929

Geoff Rosenberger, Founder (609) 457-8200

### **Mortgage**

Kevin M. Bradley, (609) 432-4015

James P. Grace, (609) 432-4015

Alex Mercado, (609) 517-6667

Miguel Ruiz, (800) 910-7010

### **Legal**

Meg Holland, Subrani, Ostrove & Zauber, (609) 347-7000

Teresa Ungaro, Foreclosure Mediation, (609) 345-6700 x3579

### **Social Services**

Fran Wise, United Way (609) 404-4483 x23

Kathryn Knoll, City of Atlantic City (609) 347-5777

Michael J. Casale, Atlantic City Hosing Authority, (609) 345-2233

### **Atlantic County Sheriff's Office**

4997 Unami Boulevard  
Mays Landing, New Jersey 08330  
Phone (609) 909-7200  
Fax (609) 909-7292  
[www.acsheriff.org](http://www.acsheriff.org)

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## **R.E.AL Help**

**REALEY EXPERTS  
ALIGNED TO HELP**

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## ***Informational Brochure***



**Sheriff**  
**FRANK X. BALLEES**  
**(609) 909-7200**  
**[www.acsheriff.org](http://www.acsheriff.org)**

## Foreclosure Resources

### New Jersey Foreclosure Mediation Program

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Foreclosure mediation is an opportunity for qualified homeowners who are facing foreclosure to receive help from R.E.AL Help counselors, attorneys, and a neutral mediator to resolve a loan delinquency. The program is free.

Atlantic County:

Foreclosure Mediation Office/ (609) 345-6700  
x 3579/ Teresa Ungaro

On the Web:  
<http://www.nj.gov/foreclosuremediation/>

Phone: 1.888.989.5277

### New Jersey Housing Resource Center

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Avoiding foreclosure, foreclosure recovery programs, foreclosure recovery education. Department of Human Services/Division of Disability Services

On the Web: [www.njhousing.gov](http://www.njhousing.gov)  
Phone: 1.888.989.4277

### NJ 2-1-1 Program

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Connect with a caring professional who knows community resources. Free and Confidential service.

On the Web: [www.nj211.org](http://www.nj211.org)

### Cape-Atlantic Legal Services

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Offers legal services in a broad range of matters, including housing, government assistance and benefits, family matters, consumer cases, and others. Certain non-profit community groups which are organized by or for low-income people may also qualify for assistance. CALS does not help in criminal or municipal court cases.

Phone: (609) 641-5702 x6951

### Veterans Services

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#### HOMELESS INTERVENTION PROGRAM

Offers referral assistance to those who are homeless, involuntarily displaced or in imminent danger of losing their home. Call 609-530-6868.

Atlantic County Office of Veterans  
Services Phone: (609) 487-6932

### Money Management International (MMI)

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A national HUD-approved housing counseling agency and nonprofit credit and debt counseling firm, is pleased to announce the launch of its Preserving Homeownership and Savings Education Strategy (PHASES) program.. Grant funds are available to qualified applicants.

On the Web: [www.moneymanagement.org](http://www.moneymanagement.org)  
Phone: (888) 845-5669 x5988

### Homeowner Preservation Foundation

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To develop innovative solutions for preserving and expanding homeownership by partnering with consumers, policy makers and the mortgage lending industry.

On the Web: <http://www.995hope.org>  
Phone: 1.888.995.HOPE (4673)

### NJ SHARES

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NJ Statewide Heating Assistance and Referral for Energy Services is a nonprofit organization that provides assistance for those in need of temporary help with their energy bills.

On the Web: <http://www.njshares.org/>

Location: 1901 North Olden Ave Extension,  
Ste 1A, Ewing, NJ 08618 Phone:  
1.866.657.4273

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

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Housing counseling agencies offer guidance on home buying, renting, reverse mortgages and default and foreclosure prevention.

On the Web:  
[http://www.hud.gov/local/nj/homeownersh  
ip/hsgcounseling.cfm](http://www.hud.gov/local/nj/homeownersh<br/>ip/hsgcounseling.cfm)

Location: NJ- Newark - 1085 Raymond Blvd  
13<sup>th</sup> Floor, 07102 Phone:  
(973) 622-7900

**Contact Info:**  
**StephanL.JacksonI**  
[Jackson\\_steve@aclink.org](mailto:Jackson_steve@aclink.org)  
**(609) 909-7214 (direct line)**