

# SENIOR LEGAL HOTLINE

## Foreclosure Intervention Counseling

California residents age 60 and over  
are eligible for free legal advice

Our advocates provide advice and counsel over the phone to homeowners on how to avoid foreclosure:

- ◆ The homeowner learns how the foreclosure process works.
- ◆ A counselor helps the homeowner develop a budget, a necessary negotiating tool for dealing with mortgage companies.
- ◆ A counselor advises the homeowner on how to determine eligibility and if feasible, negotiate a loan modification or refinance with the mortgage servicer.
- ◆ The homeowner receives a self-help guide and an action plan with specific steps he or she can take to work with the mortgage servicer.

Call for an appointment to receive free, confidential advice by phone.  
Hours: 9-12 and 1-4, Mon.-Fri.; to 7:00 p.m. on Thursdays.

In the Sacramento area: (916) 551-2140  
Toll-free throughout California: (800) 222-1753

Questions can also be submitted from our web site:

[www.seniorlegalhotline.org](http://www.seniorlegalhotline.org)

*The California Senior Legal Hotline is a program of Legal Services of Northern California, a nonprofit public service organization, with funding from the U.S. Administration on Aging, Area 4 Agency on Aging, HUD, the National Foreclosure Mitigation Counseling Program, grants and voluntary donations. SLH is a HUD-approved housing counseling agency.*