If you are facing foreclosure, need a loan modification or need some other loan resolution:

First, try housing counseling to resolve your loan dispute.

Contact your local housing counselor:

Idaho Housing & Finance Association 1-877-888-3135

Boise Neighborhood Housing Services 208-343-4065 ex. 100

Pocatello Neighborhood Housing Services 208-232-9468 ex. 105

Community Action Partnership Agency in Lewiston 208-746-3351 ex. 4187 1-800-326-4843 After talking to a housing counselor, contact Idaho Legal Aid Services.

We may be able to help:

- Give you advice on foreclosure rights & options
- Interpret your loan documents
- Review your case files
- Negotiate with your servicers
- Help you nullify rescue scams
- Work with a counselor to assist you
- Prepare documents for non-judicial foreclosures
- Assist in some cases with judicial foreclosures
- Help with non-court related mediation procedures

Bring the following documents with you whenever you meet with the staff at Idaho Legal Aid Services or your local area housing counselor:

- Photo ID
- Social Security Number or ITIN
- W-2s & Tax Returns from the last two years
- Proof of income from the last two months (pay stubs, unemployment, Social Security, Disability, Child Support, etc.)
- Last two Bank Statements
- Last monthly Mortgage
 Statement and/or
 Notice/Letter from the Lender
- List of monthly expenses

The Idaho Attorney General's Office
website has information guides
and help for
homeowners
facing foreclosure:
http://www2.state.id.us/ag/consumer/tipsandinfo.htm

Office of Attorney General

700 W. Jefferson Street P.O. Box 83720 Boise, ID 83720-0010 Phone (208) 334-2400

Local Offices
Boise
Caldwell
Coeur d'Alene
Idaho Falls
Lewiston
Pocatello
Twin Falls

Statewide Hotlines

Idaho Senior Legal Hotline 1-866-345-0106

(en español 1-866-954-2591)

Idaho Domestic Violence Legal Hotline 1-877-500-2980

TTY (Deaf and Hearing Impaired) 1-800-245-7573

Idaho Rental Assistance & Properties:

1-877-428-8844 www.housingidaho.com

Looking for more information?

Visit <u>www.idaholegalaid.org</u> to find more free forms and information for homeowners.

Advice for Idaho Homeowners:

Foreclosure Intervention

Read this handout to understand:

What kind of legal help is available for a homeowner facing foreclosure?

How do I qualify for free legal help?

You may qualify for free legal services from Idaho Legal Aid Services if you are a homeowner facing foreclosure, need a loan-modification or other loan resolution.

The advice in this handout is very general and there might be special factors in your case. If you have legal questions, contact an attorney. If you cannot afford an attorney, contact the **Idaho Legal Aid Services** office nearest you using one of the phone numbers on the back of this handout. Also, visit us on the web at:

www.idaholegalaid.org

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