*Contact HEPA at*

**www.ci.richmond.ca.us/ ForeclosureHelp**

HUD Mortgage Delinquency & Default Resolution Counseling Agencies

**Community Housing Development Corp. of No. Richmond**
(510) 412-9290
www.chdcnr.com/Homebuyer.htm

**Housing Rights, Inc.**
(800) 261-2298
www.housingrights.org/

**Pacific Community Services, Inc.**
(800) 914-6874
www.pcsi.org/

HEPA's Legal Services Agencies

**Bay Area Legal Aid**
(800) 551-5554
www.baylegal.org/client-services

**Housing & Economic Rights Advocates** (510) 271-8443
www.heraca.org/html/services.htm

**FUNDING PROVIDED BY THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAMS OF:**

# LOSING YOUR HOME DUE TO FORECLOSURE OR RELATED EVICTION?

**Contact the members of the Contra Costa County Home Equity Preservation Alliance (HEPA)**

**Toda información disponible en español. Por Favor llame a CHDC 510-412-9290**

## The Contra Costa Home Equity Preservation Alliance (HEPA)

is a unique, regional collaborative offering families facing foreclosure and related eviction issues a single point of contact and coordinated case management. HEPA brings together the expertise of counseling agencies certified by the federal government (HUD) in Mortgage Delinquency and Default Resolution Counseling with highly skilled legal service providers working closely with the Contra Costa County District Attorney's Office.

Self-help assistance and related current events throughout Contra Costa County may be found at

**www.ci.richmond.ca/ForeclosureHelp**

HEPA services are available throughout Contra Costa County and are funded in part by the Cities of Antioch, Richmond & Walnut Creek and Contra Costa County.

## HEPA Services

### Foreclosure Seminars & Workshops

- Seminars and workshops on homeowner's rights, foreclosure process, real estate fraud, debt counseling, legal and financial options.
- Outreach and education to community based organizations on issues related to foreclosure.

### Foreclosure and Default Counseling

- Counseling to homeowners about delinquent loans, loss mitigation and their options.
- Negotiate with lenders re loan terms.
- Referrals to alternative financial products and legal resources.

### Legal Advice and Representation

- Legal advice about foreclosure process and legal options.
- Represent homeowners with predatory loans in quite title or other consumer protection claims.
- File administrative complaints on behalf of homeowners.
- Pursue affirmative actions to restore title.
- Represent victims of predatory lending in

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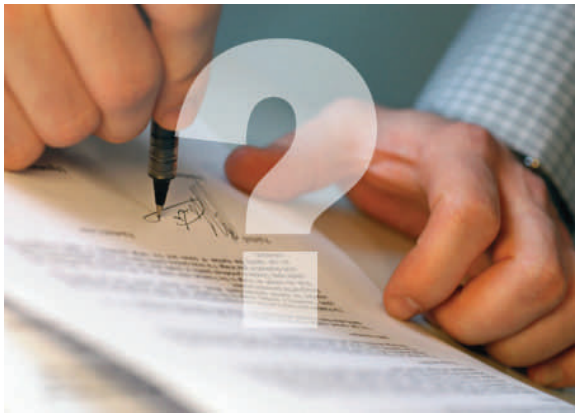

## Watch Out for Foreclosure Rescue Scams!

Foreclosure scams include stealing the title to your home and charging you thousands of dollars for fake services or services you can get for free. You should never sign documents that you have not read or do not fully understand.

## Rely Only on "HUD Approved" Agencies with Specific Expertise!

Most people rely on someone they already know when they are in a crisis. Friends, neighbors, fellow church members and many others may want to help you, but are not trained in the area of Mortgage Delinquency and Default Resolution, Loss Mitigation or Legal Analysis.

If you are the victim of a foreclosure rescue scam, please call HEPA's legal services agencies.