

FORCLOSURE ADVISORY SERVICES

PROVIDED PRO BONO BY

LAW OFFICES OF OLADEJI O. BOLAJI

91-16 SUTPHIN BLVD SUITE 202 , JAMAICA NY 11435

718-298-5251 FX: 718-298-5279 / oladejibolaji@lawyer.com



**CAUTION
HOME OWNERS**



**LATE ON YOUR MORTGAGE PAYMENT ,
IN FORCLOSURE
SOMEONE MAY TRY TO TAKE
ADVANTAGE OF YOU DURING THIS
TIMES.**

HELP IS JUST A PHONE CALL AWAY

718-298-5251

We are also on the @ oladejibolajilaw.com

A FORCLOSURE DOES NOT MEAN YOUR HOME IS LOST BUT YOU MUST ACT FAST AND QUICKLY.

Although late payments on your mortgage or the foreclosure process your home is now a matter of public record, this does not mean that you have lost your home. You may receive offers of “help” from complete strangers in the mail, over the telephone , and at your . Some of these people may attempt to steal the equity you have built up in your home.

Be on the lookout for some of these COMMON SCHEMES:

- Offers to “Fix” or “Stop” your foreclosure or other promises to “Save” your home**
- Claims of “Foreclosure Solutions”**
- Promises to “Cure” your default or “repair” your credit**
- A “Guaranteed buy out” or quick “cash for your home”**
- Sale or lease-back schemes a process where you are pressured to sell your home for a fraction of the value and then rent same home back until you can afford to buy same back again.**

WHAT TO DO

There are simple things you can do to avoid becoming a victim of a foreclosure scam.

- Don't sign any documents until you have had time to review them carefully.**
- Contact an HUD approved housing counselor or a real estate attorney to help you review and understand the documents.**
- Contact your lender , explain your financial situation, and work out a payment plan. You will be amazed at how some lenders will be will to talk to you and find an agreeable solution to your predicament.**