

Legal Aid of North Carolina, Inc.

The **Mortgage Foreclosure Project (MFP)** is a special, statewide project of Legal Aid of North Carolina (LANC).

The goal of the Mortgage Foreclosure Project (MFP) is to keep working poor and working families in possession of their homes and their equity.

By providing quality legal representation in foreclosure actions, the Project saves homes, preserves credit ratings and strives to make prohibitive the cost of conducting business for the unscrupulous brokers and lenders.

The Mortgage Foreclosure Project also promotes community education to increase awareness of home finance best practices and the dangers of predatory lending.

The Mortgage Foreclosure Project includes a "team" of attorneys and staff who specialize in foreclosure defense and predatory lending law.

The MFP team acts on referrals from Legal Aid of North Carolina offices and community organizations throughout North Carolina.

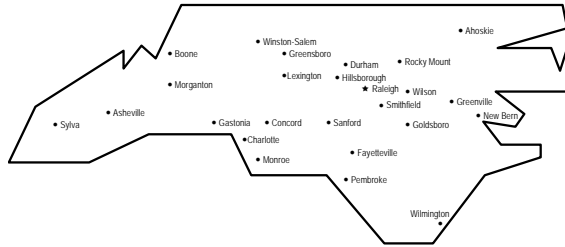
The goal of the Mortgage Foreclosure Project (MFP) is to keep working poor and working families in possession of their homes and their equity.

If you think that you might be at risk of foreclosure...or think something wasn't right about the closing on the purchase or refinancing of your home, then you may have been a victim of an improper mortgage or loan. To discuss your concerns,



Legal Aid of North Carolina, Inc.

Legal Aid of North Carolina (LANC) provides free legal services to eligible clients in all 100 counties of North Carolina through 25 geographically based offices:



Legal Aid of North Carolina (LANC) is a statewide, nonprofit law firm that provides free legal services in civil matters to low-income people in order to ensure equal access to justice and to remove legal barriers to economic opportunity.



LEGAL AID NC



www.legalaidnc.org

Legal Aid of North Carolina, Inc.

Mortgage Foreclosure Project



(Foreclosure Defense Project)

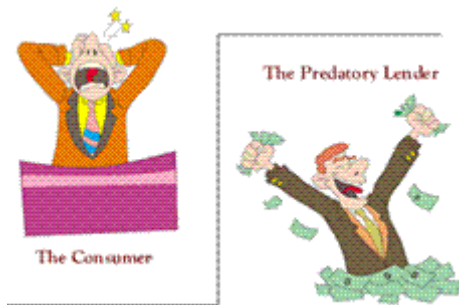
- Are you buying your home or are you a homeowner?
- Do you have a mortgage on your home?
- Did you refinance your home?
- Are you behind in your mortgage or having problems with your mortgage?
- Have you received foreclosure notices, statements from your mortgage company or letters threatening your status as a homeowner?

We can help...

Legal Aid of North Carolina, Inc.

At Legal Aid of North Carolina we realize some people are unknowingly victimized when purchasing their home, refinancing their home or taking a second mortgage. This victimization can cause foreclosure and great financial problems.

If you think, for any reason, that you may be at risk of foreclosure or that something just wasn't right when you completed your paperwork, or signed your paperwork, in order to purchase your home, refinance your home or take a second mortgage than you may be a victim of *Predatory Lending* or other financial mortgage scam.



The number of foreclosures in the state of North Carolina is on the rise! In the year 2001 there were 25870 foreclosures; in the year 2002 there were 35589 foreclosures; in the year 2003 there were 44213 foreclosures; in the year 2004 there were 42874 foreclosures; in the year 2005 there were 42835 foreclosures.

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- Are you in a worse financial situation than before refinancing or taking your second mortgage?
- Were you promised one mortgage/loan and found out that you got a different mortgage/loan when you signed the paperwork, or later?
- Do you have an unreasonably high payment due at the end of or during your mortgage/loan's term?
- Is your monthly payment or interest rate higher than you thought it would be?
- Were there a lot of fees included in your mortgage/loan?
- Did you have high closing costs when you signed for your mortgage/loan?
- Did you complete the paperwork before signing the mortgage/loan paperwork?
- Did your lender include information in your mortgage/loan paperwork that was not truthful?
- Did you find your mortgage/loan confusing and not have anyone you could trust to explain it to you?
- Did you get a second mortgage/loan for home improvements that were incomplete or done poorly?
- Does your mortgage/loan include very high insurance payments?
- Are you going to be fined or charged prepayment penalties included if you pay off your mortgage/loan early?
- Was your mortgage/loan refinanced or changed to another creditor without your knowledge or consent?

If you answered "Yes" to any of these questions you may have been the victim of an improper mortgage/loan. If you have concerns like these, please gather your paperwork and call your Legal Aid of North Carolina office for assistance.

Legal Aid of North Carolina, Inc.

- LANC-Ahoskie Office...252-332-5124 or 800-682-0010
610 East Church Street, Ahoskie, NC 27810
- LANC-Asheville Office...828-236-1080 or 877-439-3480
184 East Chestnut, Asheville, NC 28801
- LANC-Boone Office...828-264-5640 or 800-849-5666
171 Grand Boulevard, Boone, NC 28607
- LANC-Charlotte Office...704-971-2621 or 800-738-3868
1431 Elizabeth Avenue, Charlotte, NC 28204
- LANC-Concord Office...704-786-4145 or 877-439-3480
785 Davidson Drive, NW, Concord, NC 28025
- LANC-Durham Office...919-688-6396 or 800-331-7594
201 West Main Street, Durham, NC 27702
- LANC-Fayetteville Office...910-483-0400 or 800-824-5340
327 Dick Street, Ste. 103, Fayetteville, NC 28301
- LANC-Gastonia Office...704-865-2357
111 East Third Avenue, Suite 200, Gastonia, NC 28052
- LANC-Greensboro Office...336-272-0148 or 800-951-2257
122 North Elm Street, Suite 700, Greensboro, NC 27401
- LANC-Greenville Office...252-758-0113 or 800-682-4592
427 South Evans Street, Greenville, NC 27858
- LANC-Goldsboro Office...919-731-2800 or 800-682-7902
102-A South William Street, Goldsboro, NC 27530
- LANC-Monroe...704-283-2172 or 877-439-3480
100 West Jefferson Street, Monroe, NC 28110
- LANC-Morganton...828-437-8280 or 1-800-849-5195
211 East Union Street, Morganton, NC 28655
- LANC-New Bern...252-637-9502 or 800-672-8213
213 Pollack Street, New Bern, NC 28560
- LANC-Pembroke...910-521-2831 or 800-554-7852
101 East Second Street, Pembroke, NC 28372
- LANC-Pittsboro...919-542-0475 or 800-672-5834
959 East Street, Ste. A&B, Pittsboro, NC 27312
- LANC-Raleigh...919-828-4647
224 South Dawson Street, Raleigh, NC 27601
- LANC-Rocky Mount...252-442-0635 or 800-682-7902
148 S. Washington St., Suite 105, Rocky Mount, NC 27802-0388
- LANC-Sanford...919-774-6241
133 South Horner Boulevard, Suite 8, Sanford, NC 27330
- LANC-Smithfield...919-934-5027 or 800-682-1016
312 South Third St., Smithfield, NC 27577
- LANC-Sylva...828-586-8931 or 800-458-6817
1286 West Main Street, Sylva, NC
- LANC-Wilmington...910-763-6207 or 800-672-9304
201 North Front Street, Suite 1002, Wilmington, NC 28402
- LANC-Wilson...252-291-6851 or 800-682-7902
108 Gold Street, E., Wilson, NC 27893
- LANC-Winston-Salem...336-725-9162 or 800-660-6663
Liberty Plaza, 102 Liberty St., Ste 460, Winston-Salem, NC 27120-0188

