

## Community Foreclosure Prevention

### Forum & Clinic

Saturday, April 4, 2009  
9:00 AM - 3:00 PM

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Attorneys from Legal Aid of North Carolina (LANC) and students from North Carolina Central School of Law will be available at the **FORUM** to address community concerns regarding impending mortgage foreclosures. The **CLINIC** will provide opportunity for direct legal assistance to the first 30 households who register and bring their mortgage documents

### FORUM

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The **FORUM** is an open meeting!  
(No appointment necessary.)

### CLINIC

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The **CLINIC** is by appointment only!  
To register, call Chris McCallum at:  
1-800-824-5340

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**NC Central University  
School of Law**  
640 Nelson Street  
Durham, NC

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Sponsored by:



Saturday, April 4, 2009 - NCCU School of Law



## Community Foreclosure Prevention



**FORUM**  
9:00 AM - 12:00 Noon

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**CLINIC**  
12:00 Noon - 3:00 PM

NCCU School of Law  
640 Nelson Street  
Durham, NC 27707



**NCCU School of Law**  
640 Nelson Street, Durham, NC

The **purpose** of the Community Foreclosure Prevention **FORUM** is to address the community's concerns about **pending mortgage foreclosures**.

This community forum will address the following :

- How did this mortgage crisis occur?
- How am I affected by this crisis?
- What can I do to save my home?
- How does the mortgage foreclosure process work?
- Can I negotiate a change in my mortgage?

**FORUM IS AN OPEN MEETING!**

(No appointment is necessary.)

# Agenda

**Community Foreclosure Prevention Forum & Clinic**  
**Saturday, April 4, 2009**

**FORUM**  
**9:00 AM—12:00 Noon**

- 9:00 AM** Registration
- 9:15 AM** Welcome & Overview
- 9:30 AM** Keynote Address  
*Rep Larry D. Hall, 29th District*
- 10:00 AM – 12:00 Noon** (Discussion)

- **How did we get here?**  
Background information on how home loans brought down the world economy.
- **What you can do...**  
Ways we can continue to educate and help ourselves.
- **Foreclosure Process...**  
What to expect if you are facing foreclosure.
- **Talking to your lender...**  
You can cut a deal!

**CLINIC**  
**12:00 Noon—3:00 PM**

This clinic will provide one-on-one assistance **by appointment** to individuals who bring their mortgage documents for review. If additional legal help is needed, referrals may be made to either a Legal Aid of NC attorney or a private attorney. If the individual is not eligible for assistance from Legal Aid of NC, then assistance may be provided by law students from NC Central University School of Law under the supervision of an attorney.



**NCCU School of Law**  
640 Nelson Street, Durham, NC

The **purpose** of the Community Foreclosure Prevention **CLINIC** is to provide direct assistance to individuals regarding pending **mortgage foreclosures**. The Clinic will provide direct assistance to the **first 30 households who register** and who can bring with them to the clinic the following documents:

1. The Mortgage Note.
2. The Deed of Trust.
3. The HUD Settlement Statement.
4. The Truth in Lending Disclosure Statement.
5. The Mortgage Loan Application.
6. The Appraisal at Loan origination.
7. Copies of any loan Modifications or Forbearance agreements they have signed.

**CLINIC IS BY APPOINTMENT ONLY!**

To register, call Chris McCallum at: 1-800-824-5340