



NEIGHBORHOOD
LEGAL SERVICES

ARE YOU STRUGGLING TO PAY YOUR MORTGAGE EVERY MONTH?

IF SO JOIN US AT OUR FORECLOSURE PREVENTION CLINIC

SPONSORED BY:

NEIGHBORHOOD LEGAL SERVICES (NLS)
NEIGHBORHOOD OF AFFORDABLE HOUSING (NOAH), AND
LYNN HOUSING AUTHORITY & NEIGHBORHOOD DEVELOPMENT (LHAND)

NLS, NOAH and LHAND work together to deliver coordinated HUD Certified Housing Counseling and free legal services to homeowners at risk of foreclosure. **All of our services are free!**

We understand that our neighborhoods have fallen victim to predatory lenders, abusive loan servicers, economic hard times, mortgage rescue scam artists, and other hardships. As a result many are struggling with unaffordable mortgages, pending foreclosures, and uncooperative lenders unwilling to workout a reasonable solution.



At our Foreclosure Prevention Clinic you will learn about:

- **Your rights** in the foreclosure process, and
- **Effective strategies** to avoid foreclosure and workout affordable solutions

All clinic attendees will be offered Housing Counseling Services by NOAH/LHAND (such services often include assistance in dealing with your loan servicer in an effort to modify your mortgage loan) and if legal services are needed, NOAH/LHAND will refer low income and elderly clients to NLS for free legal services.

When and Where is the next clinic?

The 2 hour clinics are held at the LHAND Community Room located at 10 Church Street, Lynn, MA. **No appointment is required.** To find out the date and time of our next clinic call LHAND (781-581-8611) or NOAH (617-418-8263) or NLS (781-599-7730). If you plan to attend, please do your best to bring all relevant documents concerning your case.



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