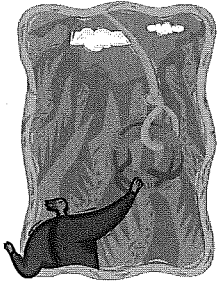


Resources for Those Facing Foreclosure or Affected By Predatory Lending

This list of resources is intended to be shared throughout the community, and used as a reference piece by representatives in government, community-based and faith-based organizations, and others. Its purpose is **to direct consumers and homeowners to trusted sources of help** and reputable agencies that can provide them with free, professional & confidential counseling, and offer options and advice specific to their circumstance.

WHAT YOU CAN DO



- ◆ Encourage homeowners **to seek help early** when they are experiencing trouble making their mortgage payments. If they are **at least 30 days delinquent** they should talk to their lender! For a list of tips on how to avoid foreclosure, visit the HUD website at: www.hud.gov/foreclosure/index.cfm.
- ◆ Raise awareness of lender options, nonprofit resources and counseling.
- ◆ Raise awareness of companies that charge lots for what nonprofits do for free.
- ◆ Refer homeowners and consumers to the hotlines or a local agency listed below.

Information for homeowners, counselors and others is also available online:

- Obama Administration Program: www.makinghomeaffordable.gov
- WI Housing & Economic Development Authority: www.wisconsinforeclosureresource.com
- National Foundation for Credit Counseling: www.housinghelpnow.org

STOPP (Strategies To Overcome Predatory Practices) Hotline: (414) 278-9190

Callers to the hotline receive FREE assistance from staff, who review loan documents, provide input and advice, work with the borrower's lender to find ways to keep a borrower in their home, and pursue legal options or file complaints with regulatory agencies if unfair or illegal practices are uncovered. This initiative by the *Metropolitan Milwaukee Fair Housing Council* utilizes a coalition of community-based organizations, the housing industry and government to identify and eliminate unfair practices.

Local HUD-Approved Housing Counseling Agencies Who Provide Post-Purchase Assistance:

Acorn Housing Corp.
315 West Court St., Ste 204-C
Milwaukee, WI 53212
Phone: (414) 444-6902

Allied Churches Teaching Self-Empowerment (ACTS)
1445 N. 24th Street
Milwaukee, WI 53205
Phone: (414) 933-2215

Aurora Family Services
3200 W. Highland Blvd.
Milwaukee, WI 53208
Phone: (414) 482-8801

Greenpath, Inc.
4811 S. 76th Street, Suite 410
Greenfield, WI 53220
Phone: (800) 550-1961

HBC Services, Inc.
614 W. National Avenue, #206
Milwaukee, WI 53204
Phone: (414) 727-5700

Housing Resources, Inc.
8532 W. Capitol Drive, #201
Milwaukee, WI 53222
Phone: (414) 461-6330

Lighstreams CDC
5248 N. 35th Street
Milwaukee, WI 53209
Phone: (414) 466-4999

Neighborhood Assistance Corporation of America (NACA)
4011 W. Capitol Drive, Suite 100
Milwaukee, WI 53216
Phone: (414) 442-6222

Sci-Tech Development, Inc.
5401 N. 76th Street, #103
Milwaukee, WI 53218
Phone: (414) 364-3701

Select Milwaukee
2209 N. MLK Drive
Milwaukee, WI 53212
Phone: (414) 562-5070

United Community Center
1028 S. 9th Street
Milwaukee, WI 53204
Phone: (414) 384-3100 x4738

Wisconsin Resource Services Plus
8500 W. Capitol Drive, Suite LL102
Milwaukee, WI 53222
Phone: (414) 462-9322



There are many nonprofit, community-based agencies that offer FREE, professional and confidential counseling. To find one near you, visit www.findaforeclosurecounselor.org OR call 1-800-569-4287 or visit www.hud.gov to access a list of local HUD-approved housing counseling agencies.

This document was developed by the Predatory Lending & Foreclosure Prevention Task Force. Its members include ACORN Housing, ACTS CDC, Chase, City of Milwaukee, Consumer Credit Counseling Service, FDIC, Housing Resources, Inc., Layton Boulevard West Neighbors, League of Women Voters, Legal Action of WI, Legal Aid Society of Milwaukee, LIS-C-Milwaukee, M&I Community Development Corp., Marquette University Law School, Metro Milwaukee Fair Housing Council, Mitchell Bank, National City/PNC Bank, Office of the Comptroller of Currency (OCC), Office of U.S. Representative Gwendolyn Moore, Office of U.S. Senator Herb Kohl, Office of U.S. Senator Russ Feingold, Select Milwaukee, Social Development Commission, Urban Economic Development Association of WI, US Bank, UW-Extension, UW-Milwaukee Employment & Training Institute, Wells Fargo, WI Housing & Economic Development Authority and the WI Partnership for Housing Development, with support from the U.S. Department of Housing & Urban Development.

Recursos Para Personas Enfrentando un Cierre de Hipoteca o Afectados Por un Préstamo Abusivo

Esta lista de recursos está destinada a ser compartida con toda la comunidad, y de ser usada como referencia por los representantes en el gobierno, organizaciones con base en la comunidad y en la religión, así como otras agencias. Su propósito es **dirigir a los consumidores y a los propietarios de casa a fuentes confiables de ayuda** y agencias con buena reputación que puedan proporcionarles orientación, asesoramiento y opciones específicas a sus circunstancias.

LO QUE USTED PUEDE HACER



- ♦ Alentar a los propietarios a **buscar ayuda a tiempo** cuando estén experimentando problemas para hacer sus pagos hipotecarios. Si tienen **por lo menos 30 días de atraso en su pago de la hipoteca** deben hablar con su agencia de préstamo. Para obtener una lista de consejos sobre cómo evitar el cierre de su hipoteca, visite el website de HUD en: www.hud.gov/foreclosure/index.cfm.
- ♦ Crear conciencia de las opciones de agencias de préstamo, recursos y asesoramiento sin fines de lucro.
- ♦ Referir a los propietarios y a los consumidores a las líneas telefónicas de ayuda (hotlines) o a las agencias locales que se citan abajo.

La información para propietarios, consejeros y otras personas está también en el servicio online:

- Obama Administration Program: www.makinghomeaffordable.gov
- WI Housing & Economic Development Authority: www.wisconsinforeclosureresource.com
- National Foundation for Credit Counseling: www.housinghelpnow.org

STOPP (Strategies To Overcome Predatory Practices) (Estrategias Para Superar las Prácticas de Préstamos Abusivos) Hotline: (414) 278-9190

Las personas que llaman a nuestra línea telefónica de ayuda o hotline reciben asistencia GRATIS de nuestro personal, quienes revisan los documentos, les proporcionan información y asesoramiento, trabajan con la agencia de préstamos del prestatario y traen a otros socios de STOPP para asistir a los clientes según sea necesario. Esta iniciativa del *Metropolitan Milwaukee Fair Housing Council* utiliza una coalición de organizaciones con base en la comunidad, la industria de la vivienda y el gobierno para identificar y eliminar las prácticas injustas.

Agencias Locales HUD-Aprobadas para Asesoramiento de Viviendas para Asistencia Después de la Compra:

Acorn Housing Corp.
315 West Court St., Ste 204-C
Milwaukee, WI 53212
Phone: (414) 444-6902

Allied Churches Teaching Self-Empowerment (ACTS)
1445 N. 24th Street
Milwaukee, WI 53205
Phone: (414) 933-2215

Aurora Family Services
3200 W. Highland Blvd.
Milwaukee, WI 53208
Phone: (414) 482-8801

Greenpath, Inc.
4811 S. 76th Street, Suite 410
Greenfield, WI 53220
Phone: (800) 550-1961

HBC Services, Inc.
614 W. National Avenue, #206
Milwaukee, WI 53204
Phone: (414) 727-5700

Housing Resources, Inc.
8532 W. Capitol Drive, #201
Milwaukee, WI 53222
Phone: (414) 461-6330

Lighstreams CDC
5248 N. 35th Street
Milwaukee, WI 53209
Phone: (414) 466-4999

Neighborhood Assistance Corporation of America (NACA)
4011 W. Capitol Drive, Suite 100
Milwaukee, WI 53216
Phone: (414) 442-6222

Sci-Tech Development, Inc.
5401 N. 76th Street, #103
Milwaukee, WI 53218
Phone: (414) 364-3701

Select Milwaukee
2209 N. MLK Drive
Milwaukee, WI 53212
Phone: (414) 562-5070

United Community Center
1028 S. 9th Street
Milwaukee, WI 53204
Phone: (414) 384-3100 x4738

Wisconsin Resource Services Plus
8500 W. Capitol Drive, Suite LL102
Milwaukee, WI 53222
Phone: (414) 462-9322



Para encontrar una agencia local HUD-aprobada para asesoramiento de viviendas, llame a 1-800-569-4287 o visite el website www.hud.gov or www.findaforeclosurecounselor.org, donde encontrará un consejero cercano a usted.

Este documento fue desarrollado por el Predatory Lending & Foreclosure Prevention Task Force. Sus miembros incluyen ACORN Housing, ACTS CDC, Chase, City of Milwaukee, Consumer Credit Counseling Service, FDIC, Housing Resources, Inc., Layton Boulevard West Neighbors, League of Women Voters, Legal Action of WI, Legal Aid Society of Milwaukee, LISC-Milwaukee, M&I Community Development Corp., Marquette University Law School, Metro Milwaukee Fair Housing Council, Mitchell Bank, National City/PNC Bank, Office of the Comptroller of Currency (OCC), Office of U.S. Representative Gwendolyn Moore, Office of U.S. Senator Herb Kohl, Office of U.S. Senator Russ Feingold, Select Milwaukee, Social Development Commission, Urban Economic Development Association of WI, US Bank, UW-Extension, UW-Milwaukee Employment & Training Institute, Wells Fargo, WI Housing & Economic Development Authority and the WI Partnership for Housing Development, with support from the U.S. Department of Housing & Urban Development.