

Home Mortgage Foreclosure Help and Information



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As Mercer County Clerk, I urge distressed homeowners to reach out early for help to stem the tide of rising foreclosures in the community. I also urge homeowners to work with mortgage companies to work out new terms on loans, which could make the difference between your family keeping a home and losing it in foreclosure.

I highly recommend those in financial distress to reach out to www.NJHope.nj.gov, or local community service groups such as the Consumer Credit Counseling of Central NJ at 609-586-2574 or, the national hotline for Foreclosure Help at 1-888-995-4673. Each provide free advice and counseling on foreclosures.

The NJ Department of Banking and Insurance has also set up a toll-free hotline 1-800-446-7467 to offer guidance, direction, and schedules or locations of foreclosure seminars.

Where to go for more information:

New Jersey HMFA Foreclosure Prevention Resources (PDF)
http://www.state.nj.us/dca/hmfa/foreclosureprevention_resources.pdf
or 1-800-NJ-HOUSE

New Jersey Division of Consumer Affairs: Information on Home Mortgage Foreclosures (PDF)
www.state.nj.us/oag/ca/foreclosures.htm

New Jersey Department of Banking and Insurance: Consumer Alert: Home Mortgage Foreclosures (PDF)
http://www.state.nj.us/dobi/division_consumers/finance/foreclose_subprime.html

Brochure: Foreclosure Scams and How to Avoid Them
www.njconsumeraffairs.gov/brief/foreclosure.pdf

Brochure: Foreclosure Surplus Funds Scams
www.njconsumeraffairs.gov/brief/surplus.pdf