

I HAVE BEEN SUED BY MY LENDER TO FORECLOSE ON MY MORTGAGE...

DO NOT ignore the Summons attached to the foreclosure Complaint that you received. You have 20 days from the day you are served with the Complaint to file a written response with the Court. You may respond to the Complaint either personally or through an attorney. You will need to respond to the Complaint to protect your rights.

DO NOT call the lender's attorney to explain your situation, as this will not preserve your rights in the foreclosure action. Even if you have missed some of your mortgage payments, you may have defenses to the foreclosure action. You may ask the Court for mediation with your lender which may result in a loan modification or a deed in lieu of foreclosure.

DO NOT ignore correspondence or phone calls from your lender or loan servicer as it is possible that they are contacting you to participate in one of several new federal programs to modify your loan. **DO** document all communication with your lender or loan servicer. **DO NOT** assume that if your lender is negotiating a loan modification with you that the foreclosure action is stayed or dismissed. Often the lender is pursuing modification and foreclosure simultaneously.

YOU DO NOT HAVE TO MOVE OUT OF YOUR HOME AT THIS TIME.

If you need assistance with finding a lawyer, call the Lawyer Referral Service of the Collier County Bar Association at 239-252-8138. If you cannot afford an attorney call Legal Aid Service of Collier County at 239-775-4555.

For information on School attendance zones and out-of-zone accommodation, and possible resources to assist you or your child, contact the Collier County Public Schools at 239-377-0505.

I AM A TENANT AND MY LANDLORD HAS BEEN SUED BY THEIR LENDER TO FORECLOSE THE MORTGAGE ON MY HOME.

You do not have to move out at the time the foreclosure is filed.

You may be able to negotiate with the lender of your landlord or the person who purchases the property at the foreclosure sale to stay in the home.

To check the status of the foreclosure, or to see if your landlord is in foreclosure go to the Collier County Clerk's website at:

http://apps.collierclerk.com/public_inquiry, and type in the name of your landlord. If you don't know the correct name of the owner of the property you can find it on the Property Appraiser's website by searching by address: <http://www.collierappraiser.com>

RESOURCE AGENCIES

MEDICAL

Health Department - 252-8200 (Naples) - 252-7300 (Immokalee)

Housing and Human Services (Medical Bills, Prescriptions) - 252-CARE

Neighborhood Health Clinic - 261-6600

Marion E. Fether Medical - 658-3000 (Immokalee)

Collier Health Services - 658-3000 (Immokalee)

Physician Led Access Network (PLAN)
776-3016

Veteran's Office - 252-8448

COLLIER COUNTY FORECLOSURE TASK FORCE/STEERING COMMITTEE:

Greater Naples Area Chamber of Commerce, Collier County Bar Association, Legal Aid Service of Collier County, Collier County Bar Foundation, Collier County Code Enforcement, Collier County Sheriff's Office, Collier County Clerk's Office, Collier County Public Schools, Collier County Housing and Human Services, Housing Development Corporation of SW Florida, Inc., Collier County Hunger and Homeless Coalition, Naples Area Board of REALTORS, City of Naples Code Enforcement, David Lawrence Center, Marco Island Area Chamber of Commerce, Marco Island Association of REALTORS, Mental Health Association of Southwest Florida, Chamber Alliance - GNCC and Naples Daily News.

Its goal is to provide information and assistance to people living in Collier County who are facing foreclosure of their home. For further information and for a listing of resources and services in Collier County, please go to: www.CollierFTF.com.

If you do not have access to a computer, the Collier County Public Libraries have computers available at no charge.

RESOURCE AGENCIES

MENTAL HEALTH AND WELLNESS

Mental Health Association of Southwest Florida - 261-5405 (includes foreclosure support group on Tuesday evenings)

David Lawrence Center - 455-8500

NAMI of Collier County - 434-6726

Naples Community Hospital - 436-5215

THE COLLIER COUNTY FORECLOSURE TASK FORCE INFORMATION FOR HOMEOWNERS ON FORECLOSURE

Are you having trouble making your mortgage payments?

Is the value of your house lower than the amount of your mortgage?

Can you afford to keep your home?

HELP IS AVAILABLE TO YOU

For more information visit:

www.CollierFTF.com

"We are all in this together."



I HAVE LOST MY JOB OR I HAVE HEALTH PROBLEMS THAT ARE CAUSING MY INCOME TO BE REDUCED...

For free advice including credit counseling, call the Housing Development Corp of SW Florida at 239-434-2397 or visit their website at www.collierhousing.org.

You may qualify for public benefits. Call the Legal Aid Service of Collier County at 239-775-4555 for assistance or go to their website at www.legalaid.org/collier.

For counseling call the David Lawrence Center at 239-455-8500 or the Mental Health Association at 239-261-5405.

Join a support group. A Foreclosure Support Group meets every Tuesday night at 7:00 P.M. at The Mental Health Assoc. office at 2335 Tamiami Trail North, #404, Naples. Call 239-261-5405 for information or go to their website at www.mhaswfl.org for a list of agencies that can help you.

File for unemployment by going to: www2.myflorida.com/fluid

Look for a job:

www.myflorida.com.workforce; craigslist.com; workforceinnovation.com; floridajobs.com;

I AM USING MY CREDIT CARDS TO MAKE MY MORTGAGE PAYMENTS OR I HAVE MISSED A FEW MORTGAGE PAYMENTS AND MY EXPENSES ARE GREATER THAN MY INCOME...

You need to determine if you can afford to keep your home. For assistance call the Housing Develop Corp., 239-434-2397. You may be able to sell your home on a short sale. For information on short sales, contact your Realtor. If you need assistance finding a Realtor, visit the Naples Area Board of REALTORS at their website, www.NaplesArea.com. Contact your lender. They may agree to take a deed to the property and offer you financial assistance in moving out if you have maintained the property and leave it in good condition.

You may consider filing bankruptcy. Call the Lawyer Referral Service at 239-252-8138 for assistance in finding a bankruptcy attorney.

If you hire an attorney, make sure they are a Florida licensed attorney. To check the status of any attorney you wish to hire, go to www.FlaBar.com.

I WANT TO STAY IN MY HOME...Contact your lender. You may qualify for one of many new programs allowing loan modifications.

BE WARY OF PEOPLE WHO CONTACT YOU WITH OFFERS TO HELP YOU NEGOTIATE WITH YOUR LENDER FOR A FEE.

You do not have to pay for this service if you contact the Housing Development Corp. 239-434-2397

I HAVE RECEIVED PHONE CALLS OR LETTERS FROM MY LENDER ABOUT MY MORTGAGE....

RETURN YOUR LENDER'S CALLS. Many lenders are calling delinquent borrowers to offer loan modifications.

RESOURCE AGENCIES

SHELTER

St. Matthew's House - 774-0500

Shelter for Abused Women & Children

775-1101 (Naples) 657-5700 Immokalee

Immokalee Friendship House - 657-4090

Neighbor's House (First Assembly Ministries) 774-1165

FOOD

Catholic Charities - 793-0059

Grace Place (Golden Gate City) - 455-2707

Guadalupe Social Services (Immokalee) - 657-6242

Dept. of Children & Families (Food Stamp Program) - 866-762-2237 (Naples & Immokalee)

Salvation Army - 775-9447 (Naples) 657-2100 (Immokalee)

St. Vincent De Paul - 775-1667

St. Matthew's House - 774-0500

Immokalee Friendship House - 657-4090

EMPLOYMENT

Career & Service Center of SW Florida
643-4324 (Naples) 658-3338 (Immokalee)

Employ Florida (toll free state wide)
866-352-2345 or visit www.employflorida.com

Collier County Public Main Library (Internet Employer Information) 593-0334 (Naples)
657-2882 (Immokalee)

Catholic Charities - Collier Family Resource Centre (Employment Referral) 793-0059

RENTAL ASSISTANCE

Housing & Human Services - 252-CARE

Guadalupe Social Services - 657-6242 (Immokalee)

Salvation Army - 775-9447 (Naples)
657-2100 (Immokalee)

St. Vincent De Paul - 775-1667

Catholic Charities - 793-0059 (Naples)
657-6242 (Immokalee)

OTHER RESOURCES

United Way of Collier County - 261-7112

Collier County Hunger & Homeless Coalition - 263-9363

Collier County Housing and Human Services - 252-2273