

## Anti-Predatory Lending & Foreclosure Resource List

### Information for Homeowners and Tenants

This is a resource list of agencies that can provide assistance and information for homeowners who may be in danger of losing their home to foreclosure and for tenants affected by foreclosures.

### Help for Homeowners Facing foreclosures

If you

- Expect your interest rate to reset
- Are having trouble paying your mortgage
- Think you will go into foreclosure
- Have received a notice of delinquency/ default
- Are in foreclosure
- Believe you have a predatory loan and need legal advice

### Avoid Rescue Scams

Contact

- Your 1) loan servicer, or 2) lender
- Homeownership Preservation Foundation hotline - [www.995hope.org](http://www.995hope.org), 888-995-HOPE
- Oakland City Attorney's Office Hotline @ 510.232-5378
- See the list of "**certified housing counseling agencies**"

#### HUD & NeighborWorks Certified Housing Counseling Agencies

The following agencies are non-profit and community-based organizations that provide homeownership counseling, predatory lending counseling, information on preventing foreclosure, education regarding delinquencies, credit bankruptcy and payment options

- ACORN Housing, Oakland - [www.acornhousing.org](http://www.acornhousing.org) 510-436-6532
- ACORN [www.acorn.org](http://www.acorn.org) 1-888-409-3557 & 1-866-67-ACORN
- Asian Inc [www.asianinc.org](http://www.asianinc.org) 415-928-5910

- Community Housing Development Corporation of North Richmond, <http://www.chdcnr.com/>, 510-412-9290
- Consumer Credit Counseling Services of the EB [www.ccsebay.org](http://www.ccsebay.org), 800-308-2227, 866-515-2227
- Consumer Credit Counseling Services of SF [www.cccssf.org](http://www.cccssf.org) 415-788-0288; [www.housingeducation.org](http://www.housingeducation.org) 800-777-7526
- Lao Family Community Development – [www.laofamilynet.org](http://www.laofamilynet.org), 510/533-8850
- Mission Economic Development Agency [www.medasf.org](http://www.medasf.org) 415-282-3334
- Neighborhood Assistance Corporation of America (NACA) [www.naca.com](http://www.naca.com). Click on [HomeSave/Refinance](#)
- Operation HOPE 1-888-388-HOPE
- NID Housing Counseling Agency [www.nidonline.com](http://www.nidonline.com) 1-510-268-9792
- SF Housing Development Corporation [www.sfhdc.org](http://www.sfhdc.org) 415-822-1022
- The Unity Council 510/535-6943, [www.unitycouncil.org](http://www.unitycouncil.org)

### Lenders & Miscellaneous Counseling Resources

The following banks and agencies provide assistance for homeowners including possible refinancing

- Acorn Product (Bank of America and Citibank)
- NCRC 202-628-8866 or [www.ncrc.org](http://www.ncrc.org)
- Washington Mutual 1-800-881-7099

### Legal Resources

These agencies provide legal information, referral and representation.

- Bay Area Legal Aid (Oakland) - (510) 663-4755 ; Clients call (510) 663-4744; [www.baylegal.org](http://www.baylegal.org)
- Housing and Economic Rights Advocates (Oakland, San Francisco, Contra Costa) - 510-271-8443 [www.heraca.org](http://www.heraca.org)
- Housing Rights, Inc., 510/548-8776, [www.housingrights.org](http://www.housingrights.org)
- Fair Lending Consortium (San Francisco) - 415-982-1510
- San Francisco Bar Association, (415) 989-1616 [www.sfbar.org](http://www.sfbar.org)
- California Rural Legal Assistance (Marysville) -530-742-5191 x306
- Law Foundation of Silicon Valley – 408-280-2400, [www.lawfoundation.org](http://www.lawfoundation.org)
- Fair Housing Law Project (San Jose) - 408-280-2410

## Help for Tenants

### If

- You are a tenant facing eviction
- Your utilities have been shut off due to foreclosure
- You think you are being evicted wrongfully because of foreclosure

### Fair Lending/Fair Housing Organizations

These agencies provide education, outreach, legal advice and representation

- Eden Council for Hope and Opportunity (ECHO) 510-581-9380, [www.echofairhousing.org](http://www.echofairhousing.org)
- Fair Housing of Marin (Marin, Sonoma, Contra Costa), 415/457-6382, [www.fairhousingmarin.com](http://www.fairhousingmarin.com)
- Greater Napa Fair Housing Center (Napa), 707/224-9720
- Housing Rights, Inc... 510/548-8776, [www.housingrights.org](http://www.housingrights.org)
- Project Sentinel (Bay Area) 510/574-2270, [www.housing.org](http://www.housing.org)

### Information and assistance for the general public

#### Other Resources

These agencies provide information and referrals to other resources

- AARP- [www.aarp.org](http://www.aarp.org) 1-800-958-6457
- Borrow Smart Public Education Foundation [www.borrowsmart.org](http://www.borrowsmart.org)
- California Reinvestment Coalition [www.calreinvest.org](http://www.calreinvest.org)
- Center for Responsible Lending [www.responsiblelending.org](http://www.responsiblelending.org)
- Consumer Federation of America [www.consumerfed.org](http://www.consumerfed.org)
- Consumer Union [www.consumersunion.org](http://www.consumersunion.org)
- Fannie Mae 800-732-6643
- Freddie Mac [www.freddiemac.com](http://www.freddiemac.com); [www.dontborrowtrouble.com](http://www.dontborrowtrouble.com)
- Housing and Urban Development [www.hud.gov](http://www.hud.gov)
- National Consumer Law Center [www.consumerlaw.org](http://www.consumerlaw.org)
- National Consumer Reinvestment Coalition [www.ncrc.org](http://www.ncrc.org)
- National Association of Attorney Generals- [www.naag.org](http://www.naag.org)
- National Law Center- [www.consumerlaw.org](http://www.consumerlaw.org)
- National Federation for Credit Counseling [www.nfcc.org](http://www.nfcc.org)
- SF Department of Adult and Aging Services [www.sfgov.org](http://www.sfgov.org), 415-355-3555

## Enforcement (Filing Complaint)

These agencies receive complaints, review cases and enforce laws

- Better Business Bureau, 866-411-2221, <http://www.oakland.bbb.org/index.html>
- California Attorney General's Office, <http://ag.ca.gov/consumers/mailform.htm>, Phone: 916-322-3360
- California Mortgage Banker's Association, <http://www.cmba.com/>
- California Department of Consumer Affairs- [www.dca.ca.gov](http://www.dca.ca.gov)
- California Department of Corporations, <http://www.corp.ca.gov/>
- California Department of Real Estate, 510-622-2552 [www.dre.ca.gov](http://www.dre.ca.gov)
- FBI Field Offices, Mortgage Fraud, <http://losangeles.fbi.gov/>
- Housing and Urban Development [www.hud.gov](http://www.hud.gov)

## Resources for Counseling Agencies

### Loss Mitigation Contacts

*If your organization is helping consumers with mortgage difficulties, here is a list of key contacts that can assist you in the process. The contact information below is for special units set up by mortgage lenders to assist non-profit organizations in efforts to curb foreclosures. They are not for individuals who are having difficulty with their mortgages. CRC suggests that those individuals contact a HUD-certified mortgage counselor to assist them with their loan.*

**Bank of America:** 800-846-2222

**Chase** 1-866-345-4676

**Citibank Office of Homeownership Preservation:** 866-517-0820

**Countrywide's Advocacy Team:** 877-327-9225 or [www.my.countrywide.com](http://www.my.countrywide.com)

**HSBC Mortgage Services:** 800-365-6730

**JP Morgan Chase:** 1-866-345 – 4676 or [hpo.chase@chase.com](mailto:hpo.chase@chase.com)

**Washington Mutual** email address: [wamulossmit@wamu.net](mailto:wamulossmit@wamu.net)

**Wells Fargo Bank:** 866-480-5004

**Wilshire and Home Loan Services (HLS)** service loans for Merrill Lynch:

- Wilshire contact information: 1-888-952-7399
- HLS Contact information: 1-800-622-5035

**If consumers have complaints about fraudulent broker or lender behavior, they can call:**

- The Department of Fair Employment & Housing: 800-233-3212
- The U.S. Department of Housing & Urban Development: 800-669-9777