

ATLANTA DEVELOPMENT AUTHORITY

Urban Residential Finance Authority (URFA)

Foreclosure Prevention Counseling Referral List

Please be advised that the agencies listed below offer counseling for homeowners in need of foreclosure prevention:

1. NeighborWorks

888-995-HOPE

www.995HOPE.org

Each Homeowner's HOPE™ Hotline counselor has received extensive specialized training and has a strong understanding of the mortgage industry. They are awarded credit counseling certification from either AFCPE or NFCC. For more information about these organizations, visit their web sites at: www.afcpe.org and www.nfcc.org. Counseling is provided 24 hours a day/7 days a week.

2. Reynoldstown Redevelopment Corporation

**404-525-4130
ext. 17**

Foreclosure Prevention services include a twice monthly Home Preservation Clinic, One-on-one counseling and a revolving loan fund. HomeOwnership Center Staff assists individuals with communicating with their lender or servicer to determine the best resolution for their situation, whether it be a workout plan, refinancing or obtaining a source of rescue funds.

3. HomeFree USA

404-607-0800

The HomeFree-USA mission is to develop within all people the knowledge, skills and practices they need to be economically strong and successful homeowners. HUD has approved HomeFree USA to act as a foreclosure counseling service. HomeFree USA prevents foreclosure 8 out of 10 of its cases, an industry-leading success rate. HomeFree conducts extensive consultation with the homeowner to modify mortgage payments and terms to affordable levels.

4. Atlanta Urban League

404-659-1150

Home Foreclosure and Mortgage Delinquency can occur as a result of a reduction in pay, job layoff, illness, death of an income provider, care of family members or other reasons. Foreclosure Prevention/Mortgage Delinquency Counseling provides clients who are delinquent on their mortgage or facing foreclosure, through education and advocacy, the opportunity to bring their mortgage payments current and/or save their home. An AUL Housing Counselor will work on behalf of the client with their mortgage company (or the Mortgage Company's Attorney) to find a workable solution for both parties.

5. D&E, The Power Group

770-961-6900

For many families foreclosure is preventable, primarily when partnered with education. D&E's primary goal is to work with mortgage companies & borrowers to provide comprehensive foreclosure prevention and loss mitigation programs that will reinstate seriously delinquent mortgage loans, hence reducing the number of foreclosures.

6. ACE Development

404-627-5320

ACE Development Corporation, a 501 (c) (3) entity, founded in 1996 as Atlanta Cooperative Development Corporation (Atlanta Co-op), is a community economic development firm with the mission of preparing minds, transforming cultures, and creating wealth in low-income and low-wealth communities in the Atlanta Metropolitan Region. Are You and Family Facing **FORECLOSURE?** We have a 97% success rate in helping **HOMEOWNERS** avoid **FORECLOSURE**.

7. Consumer Credit Counseling Service

404-527-7630

Consumer Credit Counseling Service of Greater Atlanta is a full-service, nonprofit, financial counseling agency based in Atlanta, Georgia. We help financially-distressed people move from crisis to control by providing compassionate service and innovative and practical solutions. We see ourselves as a financial emergency room, creating hope and inspiring lasting change. Counseling is provided 24 hours a day in all 50 states over the telephone and internet in both English and Spanish. We also offer in-person counseling at 18 offices in Georgia, Florida, Mississippi and Tennessee.