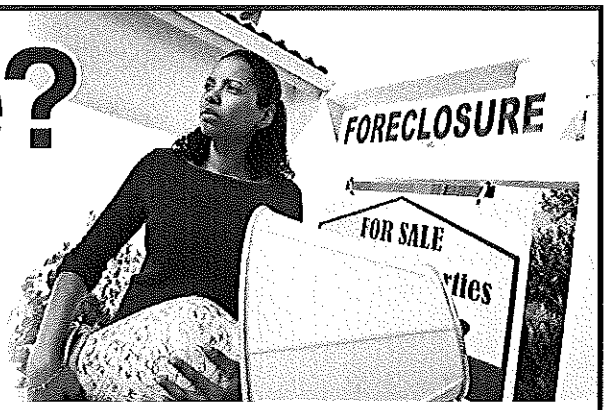
Foreclosure?
Get the Facts.

njhousing.gov/foreclosure

A Service of The New Jersey Housing and Mortgage Finance Agency



Get No-Cost Help from a HUD-Certified Housing Counseling Agency

Below is a list of New Jersey HUD-certified housing counseling agencies that specialize in foreclosure prevention.

Whether you've fallen behind or are struggling to make your payments each month, you can absolutely benefit from meeting with a HUD-certified housing counselor. Meet one-on-one and explore federal, state, and other foreclosure prevention programs to help you find the solution that is BEST for you. Depending on your situation, your counselor may be able to help you negotiate a more affordable mortgage payment. Don't wait. If you need help with your mortgage, call a HUD-certfied housing counselor that operates in your home county and get help today. This assistance is available at NO COST to you.

Atlantic County

Clarifi/United Way
4 East Jimmie Leeds Road Suite 10
Galloway, NJ 08205
800-989-2227

Consumer Credit and Budget Counseling
299 South Shore Road
U.S. Route 9 S.
P.O. Box 866
Marmora, NJ 08223
609-390-9652

Money Management International
3073 English Creek Ave.
Egg Harbor Township, NJ 08234
800-873-2227

Navacore
1-866-855-7709

Urban League of Bergen County
609-798-1060

Bergen County

Urban League of Bergen County
12 Tenafly Rd.
Englewood, NJ 07631
201-568-4988

Burlington County

American Credit Alliance, Inc.
1-800-501-7526

Burlington County Community Action Program
One Van Sciver Parkway
Willingboro, NJ 08046
609-835-4329

Clarifi/United Way of Burlington County
595 Rancocas Road
Westampton, NJ 08060
800-989-2227

Jersey Counseling and Housing Development
1840 South Broadway
Camden, NJ 08104
856-541-1000

Camden County

American Credit Alliance, Inc.
1-800-501-7526

Clarifi
2000 Rt. 38, Suite 615
Cherry Hill, NJ 08002
800-989-2227

Jersey Counseling and Housing Development
856-541-1000

NJ Citizen Action
800-656-9637
973-643-8800

Urban League of Bergen County
923 Haddonfield Rd.
Cherry Hill, NJ 08003
609-798-1060

Cape May County

Consumer Credit and Budget Counseling
609-390-9652

Urban League of Bergen County
Whitesboro Grammar School
c/o ULBC
100 E. Main Street
Whitesboro, NJ 08252
609-798-1060

Cumberland County

American Credit Alliance, Inc.
1-800-501-7526

Clarifi
800-989-2227

Consumer Credit and Budget Counseling
609-390-9652

Jersey Counseling and Housing Development
856-541-1000

Money Management International
800-873-2227

Essex County

Brand New Day
908-282-0781

La Casa de Don Pedro
75 Park Ave
Newark, NJ 07104
973-485-0701

NJ Citizen Action
744 Broad Street, Suite 2080
Newark, NJ 07102
800-656-9637
973-643-8800

Tri-City Peoples Corporation
55 Washington Street, Suite 401
East Orange, NJ 07017
973-676-5506
800-860-0566

Urban League of Bergen County
201-568-4988

Gloucester County

American Credit Alliance, Inc.
1-800-501-7526

Clarifi
800-989-2227

Jersey Counseling and Housing Development
856-541-1000

Hudson County

Cuban American National Council, Inc. to Union City
4428 Bergenline Ave.
Union City, NJ 07087
201-325-8840

Urban League of Union County
908-351-7200

Hunterdon County

American Credit Alliance, Inc.
1-800-501-7526

Central Jersey Housing Resource Center (CJHRC)
600 First Ave., Suite 3
Raritan, NJ 08869
908-704-9649 Mailbox #1

(Continued on next page...)

Get No-Cost Help from a HUD-Certified Housing Counseling Agency (Continued)

Continued below is a list of New Jersey HUD-certified housing counseling agencies that specialize in foreclosure prevention. Don't wait: If you need help with your mortgage, call a HUD-certfied housing counselor that operates in your home county and get help today. This assistance is available at NO COST to you.

NJ Citizen Action
800-656-9637
973-643-8800

Mercer County

Affordable Housing Alliance of NJ
732-389-2958

American Credit Alliance, Inc.
1-800-501-7526

Clarifi
800-989-2227

Isles, Inc.
10 Wood Street
Trenton, NJ 08618
609-341-4791

Navacore
1-866-855-7709

Middlesex County

Faith Fellowship CDC
2707 Main Street
Sayreville, NJ 08872
732-727-9500

NJ Citizen Action
75 Raritan Avenue
Highland Park, NJ 08904
800-656-9637
973-643-8800

Navacore
1-866-855-7709

Puerto Rican Action Board
90 Jersey Avenue
New Brunswick, NJ 08901
732-249-9700

Monmouth County

Affordable Housing Alliance of NJ
59 Broad Street
Eatontown, NJ 07724
732-389-2958

Cuban American National Council, Inc. to Union County
201-325-8840

Faith Fellowship CDC
732-727-9500

Money Management International
3073 English Creek Ave.
Egg Harbor Township, NJ 08234
888-845-5669

Navacore
225 Willowbrook Road
Freehold, NJ 07728
1-866-855-7709

Morris County

Housing Partnership
2 East Blackwell St., Suite 12
Dover, NJ 07801
973-659-1414

Urban League of Morris County
300 Madison Avenue, Suite A
Morristown, NJ 07960
973-539-2121

Ocean County

Affordable Housing Alliance of NJ
732-389-2958

American Credit Alliance, Inc.
1-800-501-7526

Cuban American National Council, Inc. to Union City
201-325-8840

Navacore
1-866-855-7709

Passaic County

NJ Citizen Action
800-656-9637
973-643-8800

Paterson Housing Authority
60 Van Houten Street
Paterson, NJ 07505
973-345-5788

Paterson Task Force
109 Washington Street
Paterson, NJ 07505
973-279-2333

Salem County

Jersey Counseling and Housing Development
856-541-1000

Somerset County

American Credit Alliance, Inc.
1-800-501-7526

Central Jersey Housing Resource Center (CJHRC)
600 First Ave., Suite 3
Raritan, NJ 08869
908-704-9649
Mailbox #1

Faith Fellowship CDC
732-727-9500

Navacore
1-866-855-7709

Puerto Rican Action Board
732-249-9700

Sussex County

Housing Partnership
973-659-1414

Urban League of Morris County
973-539-2121

Union County

Brand New Day
176 First Street
Elizabeth, NJ 07206
908-282-0781

Faith Fellowship CDC
732-727-9500

NJ Citizen Action
800-656-9637
973-643-8800

Tri-City Peoples Corporation
973-676-5506
800-860-0566

Warren County

American Credit Alliance, Inc.
1-800-501-7526

Housing Partnership
973-659-1414

Urban League of Morris County
973-539-2121

Beware of Foreclosure Rescue Scams - Help Is Free!

- There is never a fee to get assistance or information about Making Home Affordable (www.makinghomeaffordable.gov) from your lender, a HUD-approved housing counselor or a NJ Housing Counseling Agency listed in this document.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
  Do not pay – walk away!
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.
- The Attorney General urges any member of the public who has been a victim of mortgage-related fraud to report it by calling the Division

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