

## WHO ARE WE?

**NORTHEAST NEW JERSEY LEGAL SERVICES** is a non-profit corporation supported with public and private funds.

We provide free legal services to eligible low-income residents of Bergen, Hudson and Passaic Counties in a variety of civil legal matters, including public benefits, housing, family, consumer, health, employment, tax, education, and community economic development.

Our attorneys, paralegals and support staff are dedicated to providing the highest quality legal services. We seek to assure that access to the civil justice system is not denied to individuals within our service area simply because they cannot afford a private attorney.

## ELIGIBILITY

You may be eligible for free legal assistance if you live in Bergen, Hudson or Passaic Counties. There are income and asset eligibility guidelines for free legal aid, as well as regulations and priorities which may limit the types of cases which NNJLS accepts. If you are not eligible for our services, then our staff will try to make an appropriate referral.

**NORTHEAST NEW JERSEY LEGAL SERVICES** will make special arrangements to meet with you if you are homebound or disabled.

*Contact us through  
one of our local offices:*

### **NORTHEAST NEW JERSEY LEGAL SERVICES**

Bergen County Division  
190 Moore St., Suite 100  
Hackensack, NJ 07601  
Telephone: 201-487-2166  
Fax: 201-487-3513

### **NORTHEAST NEW JERSEY LEGAL SERVICES**

Hudson County Division  
574 Summit Ave.  
Jersey City, NJ 07306  
Telephone: 201-792-6363  
Fax: 201-798-8780

### **NORTHEAST NEW JERSEY LEGAL SERVICES**

Passaic County Division  
152 Market Street, 6<sup>th</sup> Floor  
Paterson, NJ 07505  
Telephone: 973-523-2900  
Fax: 973-523-9002



# NORTHEAST NEW JERSEY LEGAL SERVICES



## Foreclosure Defense Project

Northeast New Jersey Legal Services (NNJLS) provides free legal assistance to low income residents of Bergen, Hudson and Passaic Counties who are facing foreclosure.

## WHAT WE DO:

Northeast New Jersey Legal Services (NNJLS) provides free legal assistance to homeowners facing the loss of their home due to a mortgage foreclosure.

### \*SERVICES WE PROVIDE\*

#### \*REPRESENTATION IN COURT

Represent homeowners in state court, federal district court or bankruptcy court.

#### \*PRE-FORECLOSURE ASSISTANCE

Provide advice regarding notices from lenders that may be difficult to understand or that the homeowner may be afraid to deal with on his/her own.

#### \*MEDIATION

Represent homeowners in the New Jersey Foreclosure Mediation Program to assist them in reaching a settlement agreement with lenders to resolve mortgage arrears and/or modify the mortgage.

#### \*PREDATORY LENDING

Our **Anti-Predatory Lending Project (APLP)** provides free legal advice and representation in a variety of predatory mortgage lending matters. Predatory lending exists where mortgage loans have very bad or unfair terms for the consumer. If you think you have one of these loans, please call us.



#### \*EJECTMENT ACTIONS

Provide advice and/or representation to former homeowners facing an eviction action or an ejectment action from their home.

#### \*REFERAL FOR LOAN MODIFICATION ADVICE AND ASSISTANCE

Homeowners facing foreclosure may contact their lender about payment options. We provide referrals to housing counselors for clients seeking counsel and advice about the available options. Housing counselors intervene with lenders to assist in securing loan modifications, provide assistance in completing loan modification applications, and review loan modification agreements.

#### \*BANKRUPTCY

If you are having trouble paying your mortgage, you may consider a bankruptcy as one possible solution. Through a bankruptcy, a homeowner can develop a payment plan to catch up on mortgage arrears while under the protection of the U.S. Bankruptcy Court.

#### \*OTHER CONSUMER LAW SERVICES

Northeast New Jersey Legal Services also has consumer lawyers who assist clients in many other areas, including home repair problems, debt collection defense, unfair and deceptive practices, repossession of automobiles and furniture, levies on bank accounts, and bankruptcy.

**WE ARE ALSO AVAILABLE TO  
SPEAK WITH COMMUNITY  
GROUPS.**



**CALL US!**