

Delaware County Mortgage Foreclosure Hotline Program



Missed a Mortgage Payment, Facing Foreclosure? Don't Wait — Help is Available in your Community

Take advantage of this new program created specifically for Delaware County residents, to offer help and options if you are facing the possibility of foreclosure.

Who is Eligible:

- Delaware County residents
 - Homeowners who have missed a mortgage payment
 - Homeowners in the process of foreclosing on their home
- * Homes in program must be residential real estate that is owner-occupied*

How the Program Works:

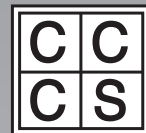
1. If you are served the "action of mortgage foreclosure," from the Sheriff's Office you will also receive a written notice advising you to call CCCS at (800) 989-2227 to request free assistance.
2. This call to CCCS will delay the action of your mortgage foreclosure for 30 days.
3. CCCS will then notify your lender to communicate that you are seeking a remedy.
4. If you opt into the program, CCCS schedules an appointment with you to determine a course of action and contacts your mortgage company.

If you do not call CCCS within 30 days, the foreclosure action proceeds. The next step in the foreclosure process is a writ of execution.

If you are struggling to make your next mortgage payment or have missed a payment, call Consumer Credit Counseling Service of Delaware Valley (CCCS) at 800-989-2227 to set-up a counseling session.

Approved October 1, 2009 through July 30, 2010

*Don't wait to ask
for help. Call
800-989-CCCS
and speak with one
of our Certified
Housing Counselors.*



**Consumer Credit
Counseling Service
of Delaware Valley**

*Local Delaware County
Offices Include:*

**Media, Springfield and
Chester
(800) 989-CCCS**



*The Delaware County Mortgage
Foreclosure Hotline Program is a
collaboration of organizations
including Delaware County Council,
Delaware County Sheriff Joseph F.
McGinn, and Consumer Credit
Counseling Service of Delaware Valley.*