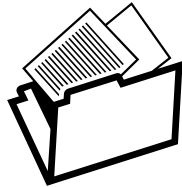


Eligibility Requirements

- Eligibility requirements will be determined on a case-by-case basis.
- Property must be primary residence
- Services are provided to homeowners of all counties in the state of Arizona.



Needed Documentation

Bring the following documents to your first appointment with the housing counselor:

- Form of picture ID and Social Security Card for mortgage holder and spouse
- Proof of income - 30 days
- Utility bill statements
- Letter of hardship describing situation
- Bank statements - 2 months
- Auto loan and credit card statements
- Tax Returns for the past 2 years
- Statement from Mortgage company
- Any receipts, statements, or letters to prove emergency

How to Apply

To meet with one of our Foreclosure Intervention Counselors fill out an Intake Form at our website or call:

www.lcsaphx.org

(602) 263-5741



Labor's Community Service Agency
3117 N. 16th Street, Suite 100
Phoenix, Arizona 85016



Foreclosure Intervention Program



Labor's Community Service Agency

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Phoenix, Arizona 85016
Phone: (602) 263-5741
Fax: (602) 263-0815
www.lcsaphx.org

Our Commitment

Since 1974, Labor's Community Service Agency has worked to ensure efficient and effective programs are available for low-income families. As the community service arm of the AFL-CIO, we provide a safety net of programs. We are preventing crisis situations for thousands of Arizona families by providing the following programs:

- Foreclosure Intervention
- Affordable Housing
- Homeless Housing
- Home Rehabilitation
- SHIFT Car Program
- Home Construction for 1st time, low-income homebuyers
- YouthBuild Job Training



“To serve the general welfare of the community and to advocate for health and human services that adequately meet the needs of all members of the community, especially the most vulnerable and dependent.”

HUD Certified Housing Counseling Services

Foreclosure Intervention

Labor's Community Service Agency (LCSA) created Maricopa County's first foreclosure intervention program 12 years ago. Today, the program continues to support and advocate for families facing foreclosure. HUD-certified housing counselors provide default counseling and representation during the negotiations with their lenders. The program is designed to identify and pursue the best available option in order to avoid foreclosure.



Our counselors are available to meet the needs of homebuyers throughout Arizona.

The Foreclosure Intervention Program is made possible through funding by City of Phoenix, City of Mesa, Valley of the Sun United Way and the National Foreclosure Mitigation Counseling (NFMC).



Outcomes and Services

- Loan Modification
- Reinstatement of Loan
- Repayment Plan
- Forbearance Agreements
- Partial Claims
- Deed-in-Lieu
- Budget Counseling

All services are provided **FREE** of charge.

To learn more about the foreclosure process and how we may assist you, fill out an Intake Form at our website or call:

www.lcsaphx.org

602-263-5741