



Sarasota County
**Foreclosure
Assistance
Resource Guide**

O **Ocwen Financial Corp.**, 877-596-8580
English and Spanish
www.ocwen.com

Ocwen Loan Servicing LLC, 866-513-2947
English and Spanish
rapidresolution@ocwen.com

Ohio Savings Bank, 888-987-5626
English and Spanish
www.amtrust.com

Option One Mortgage, 800-648-9605, ext. 48826
8 a.m. – 9 p.m. PST, Monday–Friday
English and Spanish
www.oomc.com

P **PHH Mortgage**
For borrowers facing possible delinquency:
800-330-0423
8:30 a.m. – 8:30 p.m. EST, Monday–Thursday
For borrowers in the foreclosure process:
800-750-2518
8:30 a.m. – 5 p.m. EST, Monday–Friday
www.phhmortgage.com

S **Saxon Mortgage Services Inc.**, 888-325-3502
English, Spanish; can accommodate most languages
www.saxononline.com

Sarasota County **Foreclosure Assistance Resource Guide**

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Message from:

**12th Judicial Circuit Chief
Judge Lee Haworth**

As chief judge for the circuit court system for Sarasota, Manatee and DeSoto counties, I see how home foreclosures affect families, neighborhoods and our entire community. Foreclosures have serious consequences, including a decline in the health of neighborhoods and a multiplying effect on crime and domestic violence.

The 12th Judicial Circuit is dedicated to offering a streamlined, dignified process that is balanced and fair to both sides. It's our mission to ensure that the system is robust and capable of easing the trauma and stress of the process, while ensuring the legal rights of all parties. We've instituted measures to ensure that both parties have the opportunity discuss options and alternatives to avoid foreclosures when possible. But it's vital for homeowners to take action, to understand their rights and to seek informed counsel. Many attorneys have developed a significant level of expertise in foreclosure law and there is an expanding range of financial options for homeowners.

The situation is not hopeless and borrowers who seek professional advice and work with their lenders can vastly improve their opportunity to achieve a resolution.



National City Home Loan Services, 800-367-9305
8 a.m. – 5 p.m. EST, Monday–Friday
English and Spanish
www.nationalcity.com

National City Mortgage, 800-367-9305, ext. 57066
8 a.m. – 4 p.m. EST
Most languages
www.nationalcitymortgage.com

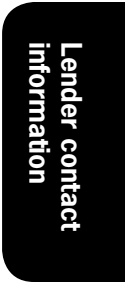
NationStar Mortgage, 888-850-9398
8 a.m. – 8 p.m., CST, Monday–Friday
English and Spanish
www.nationstar.com

Nationwide Advantage Mortgage Company
800-356-3442, ext. 6002
www.nationwide.com

New Century Financial, 888-477-0193
7 a.m. – 6 p.m. PST, Monday–Friday
English and Spanish
www.myloan.newcentury.com

NovaStar Financial, 888-289-1231
English and Spanish
www.novastarmortgage.com

NovaStar Mortgage Loan Resolution Department
888-743-0774
English and Spanish
Non-English: 888-743-0774, ext. 4523
Loanresolution@novastar1.com



H

Home Loan Services, 800-622-5035

8 a.m. – 7 p.m. EST, Monday–Thursday

8 a.m. – 5 p.m. EST, Friday

Most languages

hls_hope@hls.ml.com

Homecomings Financial, 800-850-4622

7 a.m. – 6 p.m. CST, Monday–Friday

English and Spanish

www.homecomings.com

HomeEq Mortgage Servicing, 866-822-1471

6 a.m. – 2:30 p.m. PST, Monday–Friday

English and Spanish

www.homeeq.com

HSBC Mortgage Services, 800-365-6730

8 a.m. – 10 p.m. CST, Monday–Thursday

English and Spanish

www.hsbcmortgageservices.com

I

Indymac Bank, 877-736-5556

7 a.m. – 7 p.m. CST, Monday–Friday

English, Spanish and Korean

www.indymachls.com/loanworks

L

Litton Loan Servicing, 800-999-8501

9 a.m. – 6 p.m. CST, Monday–Friday

All languages

www.littonloan.com



Message from:

**Sarasota County Commission Chair
Jon Thaxton**

Every day I hear from people who are overwhelmed by the economic crisis in Sarasota County. The Sarasota County Commission feels challenged as well – challenged to provide resources and leadership that offer relief. There are no obvious or easy solutions to our community’s economic slowdown and the unprecedented threat of foreclosures. This is a new environment for all of us, and it thrusts county government into a new role – one that will require creative, individual solutions and programs.

One way we can do this is as a facilitator, bringing together residents in crisis with professionals and agencies that can provide individual assistance. At the policy level, we are expanding the county’s role with innovative services to residents and neighborhoods faced with foreclosures. To create a more sustainable economic base, we’ve adopted economic diversification as a top priority. We’ve also bonded surtax money and fast-tracked road and infrastructure projects to infuse money into local businesses and the local economy. And we’ve initiated a Foreclosure Resource Assistance Network to compile local, state and national resource information and make it available through this guide and on the county’s Web site at www.scgov.net/homehelp.

I encourage everyone who needs assistance with foreclosure, bankruptcy and credit problems to take advantage of the agencies and experts who can help.

A handwritten signature in black ink, appearing to read "Jon Thaxton". The signature is fluid and cursive, written over a white background.



Equity One, 866-361-3460

English and Spanish
www.equityone.com

EverBank, 800-669-9721

8 a.m. – 5 p.m. EST, Monday–Friday
English and Spanish
www.everbank.com

F

First Horizon Home Loans, 800-816-7796

English and Spanish
www.firsthorizon.com/loans.home.cfm

Flagstar Bank, 800-968-7700, ext. 9780

8:30 a.m. – 5 p.m. EST
All languages
www.flagstar.com/lending/mortgage

Fremont Investment & Loan, 866-484-0291

6 a.m. – 6 p.m. PST, Monday–Friday
English and Spanish
www.1800fremont.com

G

GMAC Mortgage, 800-850-4622

9 a.m. – 11 p.m. CST
English and Spanish
www.gmacmortgage.com

C
cont.

CitiMortgage - Prime Loans, 866-272-4749

800-695-0384

800-926-9783

7 a.m. – 4 p.m. CST, Monday–Friday

English and Spanish

www.citimortgage.com

CitiMortgage — Subprime, 800-422-1498

7 a.m. – 4 p.m. CST, Monday–Friday

www.citifinancialmortgage.com

Countrywide Financial-California, 800-669-0102

8 a.m. – 5 p.m., Monday–Friday

English and Spanish

www.countrywide.com

Countrywide Home Loans, 877-744-7691

8 a.m. – 9 p.m. CST, Monday–Thursday

English and Spanish

www.countrywide.com

D

Downey Financial Corp., 800-824-6902, ext. 6696

8:30 a.m. – 4:30 p.m. PST, Monday–Friday

English and Spanish

www.downeysavings.com

E

EMC Mortgage Corp., 888-577-4011

7 a.m. – 7 p.m. Monday–Friday

English and Spanish

www.emcmortgagecorp.com

Are you facing foreclosure?

More than 8,000 residents are facing foreclosure in Sarasota County. If you think you may lose your home, don't ignore the problem. Act now!

The information in this guide is part of a foreclosure resource assistance network (www.scgov.net/homehelp) for families and residents who are in a financial crisis.

People may face foreclosure for many reasons, such as death, divorce, prolonged illness or job or income loss. In Sarasota County, a number of non-profit agencies and professionals offer expertise and solutions tailored to your family's needs. The sooner you take action, the sooner you can regain peace of mind.

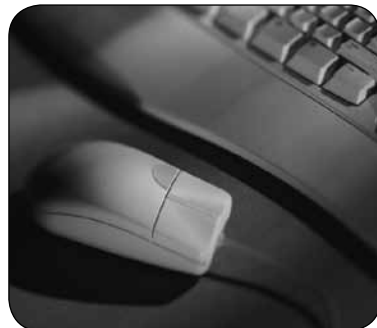
This guide provides local and HUD-approved resources that may help you avoid losing your home.

Take action now!

Take steps to protect your home, your family and your credit rating. Don't wait until it's too late. More than half of the homeowners facing foreclosure didn't ask for help when they fell behind in their mortgage payments. Homeowner's HOPE (www.995hope.org) recommends the following steps:

1. Seek assistance.

Homeowner's HOPE™ is a free counseling service provided by the Homeownership Preservation Foundation. The Homeowner's HOPE Hotline, 888-995-HOPE (4673), is an independent, third-party resource that is a part of the Housing and Urban Development (HUD) certified, not-for-profit network dedicated to helping homeowners. HOPE counselors are available 24 hours a day, 7 days a week and are trained to create a plan of action for you and your situation. (Spanish speaking counselors are also available; llame español.) Visit www.995hope.org.



B

Bank of America, 800-846-2222
Home Equity or Line of Credit: 800-451-6362
English and Spanish
www.bankofamerica.com
(select Service My Mortgage or Payment Counseling)

BB&T Mortgage, 800-827-3722
8:30 a.m. – 5:15 p.m. Eastern Standard Time (EST),
Monday–Thursday
8:30 a.m. – 6 p.m. EST, Friday
All languages
www.bbt.com

C

Central Pacific Bank, 800-342-8422, Hawaii

Charter One Bank, 800-234-6002
9 a.m. – 5 p.m. EST, Monday–Friday
All languages
www.charteronebank.com/pf/mortgages

Chase Home Finance, 800-848-9136 (customer service)
858-605-2181 (delinquency customer service)
English and Spanish
www.chase.com

Chase Home Finance-New Jersey, 800-446-8939
8 a.m. – 9 p.m. EST, Monday–Friday
English and Spanish
www.chasehomemortgage.com

Chevy Chase Bank, 800-933-9100
8:30 a.m. – 4:30 p.m. EST, Monday–Friday
All languages
www.chevychasebank.com/htm/mortgages

Lender foreclosure prevention contact information

Is your lender or service here? The lenders listed below have provided contact information for their clients who may be having difficulty making their mortgage payments.

A ABN AMRO Mortgage Group, 800-783-8900
(ask for loan resolution department),
9 a.m. – 6 p.m. Central Standard Time (CST), Monday–Friday
Most languages
www.mortgage.com/C3/_Start.do

Accredited Home Lenders, 877-273-4599
9 a.m. – 5 p.m. Pacific Standard Time (PST), Monday–Friday
English and Spanish
www.accredhome.com

Ameriquist Mortgage, 800-211-6926
8 a.m. – 5 p.m. PST, Monday–Friday
www.ameriquistmortgage.com

Aurora Loan Services, 800-550-0508
All languages
www.alservices.com

Avelo Mortgage LLC, 866-992-8356
8 a.m. – 6 p.m. CST
English and Spanish

2. Get prepared.

Before you call, be prepared with the following information:

- Name of owner
- Property address
- Telephone number
- E-mail address
- Mortgage lender's name(s)
- Mortgage loan number
- List of monthly bills
(credit cards, auto payments, etc.)
- Documentation of current income
- Causes for mortgage trouble
- Is the loan in bankruptcy? (if yes, provide the owner's name, location, case number and attorney's name)
- Is the property owner-occupied?





Foreclosure Scam Warnings

Both the Department of Housing and Urban Development and the Florida Attorney General's office warn that no matter how anxious you may feel, it's important to protect yourself from foreclosure scams.

Beware of foreclosure scams – help is free!

- Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
- Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
- Beware of people who pressure you to sign papers immediately, or who try to convince you that they can save your home if you sign or transfer 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 a mortgage payment to anyone other than your mortgage company without their approval.

-Source: HUD

8. Use your assets.

Do you have assets – a second car, jewelry, a whole life insurance policy – that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job for additional income? Even if these efforts don't significantly increase your available cash or income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.

9. Avoid foreclosure prevention companies.

You don't need to pay fees for foreclosure prevention help. Use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a fee (often two or three month's mortgage payment) for information and services your lender or a HUD-approved housing counselor will provide free if you contact them.

10. Don't lose your house to foreclosure recovery scams.

If any firm claims it can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may be signing over the title to your property and becoming a renter in your own home. Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a HUD-approved housing counselor.

-Resource: HUD

4. Know your mortgage rights.

Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about the foreclosure laws and timeframes in your state (every state is different) by contacting the Florida State Government Housing Office.

5. Understand foreclosure prevention options.

Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the Internet at the HUD Web site.

6. Contact a HUD-approved housing counselor.

The U.S. Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. Find a HUD-approved housing counselor near you or call 800-569-4287 or TTY 800-877-8339.

7. Prioritize your spending.

After healthcare, keeping your home should be your first priority. Review your finances and see where you can cut spending to make mortgage payments. Look for optional expenses – cable TV, memberships, entertainment – that you can eliminate.

Tips from the Florida Attorney General's office

Avoid foreclosure prevention or loss mitigation companies.

If you fall behind in your mortgage payments, many for-profit companies will contact you promising to help you avoid foreclosure. Some may even appear to be affiliated with your lender. Many also list their services on the Internet and ask that you fill out a referral form online. It is best to avoid dealing with these companies. Most will charge you a hefty fee upfront for information that your lender or a HUD-approved counselor will provide to you for free. You can obtain the same plan or a better plan for free by contacting your lender or a HUD-approved counselor. Use your money to pay the mortgage instead.

Avoid foreclosure recovery scams.

If a business or individual offers to help you stop foreclosure immediately by signing a document authorizing them to act on your behalf or to set up financing for you, do not sign without consulting a professional (an attorney or HUD-approved counselor). This may be a trick to get you to sign over the title to your home. You may lose your home and all of your equity in your home to the so called "rescuer."

–Source: <http://myfloridalegal.com>



What you should know when you call your lender

If you've fallen behind on payments or received notices from your lender, here are tips for working with your lender from the Home Loan Learning Center of the Mortgage Bankers Association at www.homeloanlearningcenter.com.

- Contact your servicer immediately if you are unable to make your mortgage payments. Don't delay.
- Ask your servicer about alternatives to foreclosure, including repayment plans, postponements of regular payments (called a forbearance), and other work-out options. (The Sarasota County Web site, www.scgov/homehelp has a video series explaining work-out options.)
- Provide any information requested by your servicer quickly to avoid further foreclosure action – don't wait until the last minute. Servicers must evaluate each borrower's circumstances on a case-by-case basis and go through an approval process to arrange work-out plans.
- Be prepared to provide detailed financial information to assist your servicer in qualifying you for a potential work-out option. Be honest about your circumstances and personal finances – accurate information will help create the work-out option that best fits your situation.

Tips for avoiding foreclosure

Have you taken all the necessary steps and precautions to save your home? Here's a concise summary of tips from the HUD Web site.

1. Don't ignore the problem.

The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your home.

2. Contact your lender as soon as you realize that you have a problem.

Lenders do not want your house. They have options to help borrowers through difficult financial times.

3. Open and respond to all mail from your lender.

The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.

Catholic Charities

Sarasota - 4930 Fruitville Road
Venice - 1000 Pinebrook Road
Phone: 941-379-7997
E-mail: finasstrsq@comcast.net

Services offered

Fair Housing Assistance (English only)

- Home equity conversion mortgage counseling
- Homebuyer education programs
- Loss mitigation
- Marketing and outreach initiatives
- Mobility and relocation counseling
- Money debt management
- Mortgage delinquency and default resolution counseling
- Post-purchase counseling
- Predatory lending
- Pre-purchase counseling
- Renters assistance
- Services for homeless

Prevention Services

Past due rent, mortgage, medication and utility assistance when funds are available and families/individuals meet requirements.

Foreclosure Services

Foreclosure prevention counseling.

Relocation Services

Works with North Port Social Services and North Port Salvation Army to relocate families that have lost their homes due to foreclosure as renters and homeowners.

- Be prepared to change your spending habits. Creating a workable budget and understanding your spending will help you succeed with your work-out plan.
- If you need additional assistance or are uncomfortable calling your servicer, request financial counseling from a reputable third party first.
- Be sure you open all mail from your servicer or your servicer's law firm and return calls promptly. Failure to respond quickly may result in further foreclosure actions and additional costs.

Ask the critical questions:

- What is the anticipated timeline to complete a work-out?
- Will the foreclosure sale be postponed while your servicer reviews the work-out option?
- What are your obligations under the work-out arrangement: due dates, amounts due, how long your servicer will postpone collection of payments, if applicable, and when such deferred payments must be paid back?
- If you aren't making payments into an escrow account for real estate taxes and insurance, your servicer will likely require that and will work with you to recover any payments already made on your behalf. You can usually save money and get better coverage if you obtain your own homeowner's hazard insurance policy instead of having your servicer arrange coverage for you.

- Stay in contact with your servicer and/or counselor at all times. Notify your servicer and counselor of any change in your circumstances, including new employment or problems with making payments under a work-out plan.
- Be realistic about your own financial condition. If you can't afford to keep your property, consider selling it to get your equity out, or talk to your servicer about other options to give up your property.
- The servicer is trying to ensure a positive result for you. Be cooperative, honest and keep your promises on any work-out arrangement.

-Source: www.homeloanlearningcenter.com/12things



Goodwill Industries Manasota, Inc.

1781 Dr. Martin Luther King Jr. Way, Sarasota, FL 34234

Phone: 941-359-0520, Fax: 941-359-0420

E-mail: lori.rizzo@gimi.org

www.goodwillindustries.org

Services offered

Fair Housing Assistance (Bilingual)

- Homebuyer education programs
- Loss mitigation
- Mobility and relocation counseling
- Money debt management
- Post purchase counseling
- Predatory lending
- Pre-purchase counseling
- Renters assistance
- Services for homeless

Prevention Services

Only basic Level 1 counseling. No extensive counseling services.

Foreclosure Services

Budgeting and educational services, job counseling/employment services through Goodwill Mission Job Connection Offices, and providing letters to other financial institutions if customers need help creating them.

Local credit counseling resources

The following nonprofit agencies offer credit and foreclosure prevention counseling to homeowners.

Consumer Credit Counseling Service (CCCS) of Central Florida and the Florida Gulf Coast, Inc. Sarasota Branch

Schoenbaum Human Service Center
1750 17th St., Unit H, Sarasota, FL 34234
Phone: 800-741-7040, Fax: 407-895-3807
E-mail: cccscounselor@cccsfl.org
www.cccsfl.org

Services offered

Home Equity Conversion Mortgage Counseling (English only)

- Loss mitigation
- Money debt management
- Mortgage delinquency and default resolution counseling
- Post-purchase counseling
- Predatory lending
- Pre-purchase counseling
- Renters assistance

Prevention Services

Prevention counseling is provided 24/7/365 days by phone, in person and online for all services. Referrals are given to other agencies for immediate relief funds for utility bills, rent, etc.

Foreclosure Services

Crisis, credit, debt management, bankruptcy, education and all housing services including foreclosures and reverse mortgages. Referrals are given to other agencies for immediate relief funds.

What are your options?

If you are working with your lender or an approved housing counselor to keep your home, there are several options:

Reinstatement: Your lender may agree to let you pay the total amount you are behind in a lump sum payment and by a specific date. This is often combined with forbearance when you can show that funds from a bonus, tax refund, or other source will become available at a specific time. There may be late fees and other costs associated with a reinstatement plan.

Forbearance: Your lender may offer a temporary reduction or suspension of your mortgage payments. Forbearance often is combined with a reinstatement or a repayment plan to pay off the missed or reduced mortgage payments.

Repayment plan: This is an agreement that gives you a fixed amount of time to repay the amount you are behind by combining a portion of what is past due with your regular monthly payment. At the end of the repayment period you will have gradually paid back the amount of your mortgage that was delinquent.

Loan modification: This is a written agreement between you and your mortgage company that permanently changes one or more of the original terms of your note to make the payments more affordable.

If you and your lender agree that you cannot keep your home, you still may have options to avoid foreclosure:

Short payoff: If you can sell your house but the sale proceeds are less than the total amount you owe on your mortgage, your mortgage company may agree to a short payoff and write off the portion of your mortgage that exceeds the net proceeds from the sale.

Deed-in-lieu of foreclosure: A deed-in-lieu of foreclosure is a cancellation of your mortgage if you voluntarily transfer title of your property to your mortgage company. Usually you must try to sell your home for its fair market value for at least 90 days before a mortgage company will consider this option. A deed-in-lieu of foreclosure may not be an option if there are other liens on the property, such as second mortgages, judgments from creditors or tax liens.

Assumption: An assumption permits a qualified buyer to take over your mortgage debt and make the mortgage payments, even if the mortgage is non-assumable. As a result, you may be able to sell your property and avoid foreclosure.

Refinancing: While refinancing is not necessarily a good option when facing foreclosure and sometimes may be a predatory practice, refinancing may help in some instances. Ask your lender to see if refinancing is an option for you.

Watch Sarasota attorneys explain the pros and cons of five foreclosure options, including short sales, deeds-in-lieu of foreclosure, loan modification agreements, loan forbearance agreements and bankruptcy, at www.scgov.net/HomeHelp/Video1

2. Search Clerk of Court records.

Visit www.clerk.co.sarasota.fl.us/oprapp/opring.asp

- Fill in the landlords name in Party Name.
- Select “Lis Pendens” from the Document Type.
- Click Search.
- If a “Lis Pendens” has been filed against the property, it means the landlord is in default with the lender and the process of foreclosure has begun. Your landlord may have multiple properties in foreclosure. It will take careful research to determine whether the rental property you occupy is affected.

3. Protect yourself.

If the property you occupy is under foreclosure, contact:

Legal Aid of Manasota

1900 Main St., #302
Sarasota, FL 34236
941-366-0038





Information for renters

Renters can be affected when a landlord's property faces foreclosure. Under the Tenants Protection at Foreclosure Act, which was effective on May 20, 2009, renters have expanded protections. Renters have the right to remain in their rental properties during foreclosure proceedings. If a foreclosed rental property is sold to a new owner, the new owner must honor the rental agreement in most cases. If a new owner wants to live in the property, he or she must provide the tenants 90 days notice to vacate. For additional information about the new federal protections for renters in foreclosure, visit www.nlihc.org.

If you are getting ready to rent, or are an existing tenant, you can check the legal status of the property. Follow these steps.

1. Identify the property owner.

Visit http://sarasotaproperty.org/search_real_property.asp

- In the appropriate field, type in your address. Leave out the street name suffix, such as road, avenue or boulevard.
- If you live in a condo, the search will call up all the units at your address. Look for your unit number.
- Click on the address to retrieve information about the property, including ownership.
- Find the property owner and follow steps 2 and 3 on the facing page.

Foreclosure Conciliation Program

If you are a homeowner and your foreclosure was filed on or after Dec. 1, 2008, you are eligible to participate in the **12th Judicial Circuit's Foreclosure Conciliation Program**. This is an opportunity to work out the loan with your lender and avoid foreclosure litigation. Important features of the foreclosure conciliation program are:

- It's voluntary for homestead owners. The program is not available to renters or to non-homestead owners.
- Lenders who file suit in Sarasota, Manatee, or DeSoto counties are required to contact you and to invite you to participate in at least one mandatory conciliation telephone conference before the case can be concluded. The purpose of the telephone conference is for you to have an open and frank discussion and to consider options to foreclosure.
- If you wish to take advantage of the program, you should promptly provide the attorney filing the complaint with your current contact information including your e-mail addresses and phone numbers.

- There are three ways to participate: by yourself, by hiring your own lawyer, or, if you qualify, with a volunteer attorney's assistance. Your lender may require you to sign legal papers confirming any agreement you may reach. If you do not have an attorney, it is recommended that you hire a member of the Florida Bar to review the documents before signing.
- You may qualify for a volunteer attorney to be present with you during the conference. Call **Legal Aid of Manasota, 941-366-0038**, to see if you are eligible for this free service. The volunteer attorney will only represent you during the conference unless you make an agreement otherwise.
- You have 20 days after service of the summons and complaint to file your response. Unless you hire an attorney, it is your responsibility to file the proper papers to prevent a default.

If you need legal assistance in this process, contact:

Legal Aid of Manasota

1900 Main St., #302
Sarasota, FL 34236
941-366-0038

Gulf Coast Legal Services, Inc.

Glasser-Schoenbaum
Human Services Center
1750 17th St., Unit I,
Sarasota, FL 34234
941-366-1746

Can't stay in your home?

After credit counseling and legal aid assistance, if you are still unable to stay in your home, contact the following agencies for housing assistance.

- **Talk to a housing counselor**
Talk to a HUD-approved housing counselor. Call the HOPE NOW Alliance at 888-995-HOPE (4673) to discuss options.
- **Get local support by calling 2-1-1**
2-1-1 is the hotline to reach United Way of Manasota Inc. 211 connects families in need with local community resources. Call 2-1-1 or visit **www.uw211manasota.net**.
- **Contact HUD Rental Help**
To learn more about HUD rental help in Florida, visit **www.hud.gov/local** and click on Florida and then on "Rental Help."

HUD Tampa Field Office
500 Zack St., Suite 402
Tampa, FL 33602

Karen Jackson Simms
Field Office Director
813-228-2026
Fax: 813-228-2431

