

Foreclosure Legal Assistance Guide

Begin Here



AZLawHelp will...

1. Assist with deciding if your problem is a 'legal issue'
2. [Answer 'legal information' questions](#)
3. Assist with determining your eligibility for certain programs
4. Assist with locating [resources that may be able to help you](#) with your foreclosure problems.

AZLawHelp

1. Will not offer legal advice
2. Cannot guarantee that your problems will be resolved

**Want to know more
about getting legal
assistance? ...**

Click the slide bar arrow to advance slides

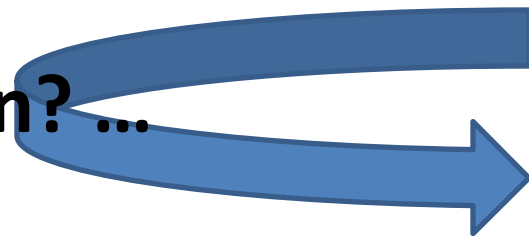


Arizona Foreclosure Legal Assistance Guide

You may need **legal** help when...

1. You cannot get your lender to call you back or are being referred to multiple people with no answers
2. You received a legal notice in the mail or on your door or were served papers
3. You or your HUD housing counselor believes your rights were not respected
4. You or your HUD housing counselor see 'questionable' terms in any documents you have signed or been requested to sign
5. You have received notice of a pending foreclosure or an eviction notice due to foreclosure (if you are a tenant)
6. You are trying to work out a repayment or refinance agreement and not being given any documentation or answers that this will prevent foreclosure
7. You paid money in advance to a company who promises they will 'help you keep your home'

Any of these sound like your situation? ...





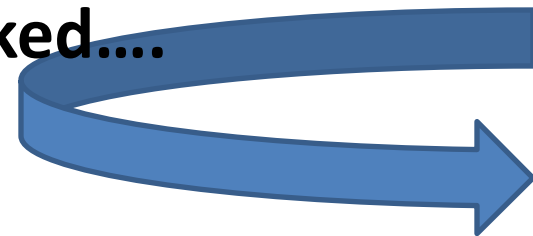
Arizona Foreclosure Legal Assistance Guide

The Arizona Attorney General's Office has provided funding from the National Mortgage Settlement for legal assistance to Arizonans impacted by the foreclosure crisis that swept our nation over the last several years. To assure the funds available help the people most in need, there are certain criteria set to receive free legal assistance:

1. Your primary residence is the home being or has been foreclosed on
2. The house is in the State of Arizona
3. Your household income is at or below 150% of your Area Median Income

150% of Area Median Income. What is that?

So glad you asked....





Arizona Foreclosure Legal Assistance Guide - 2013

150% of Area Median Income - Maximum Allowed Household Income – Find the County you live in and then match that county with the column that matches the number of people in your household -

Household Size (# of persons)

County	1	2	3	4	5	6	7	8 or More
Apache	\$ 49,219	\$ 56,250	\$ 63,281	\$ 70,938	\$ 75,938	\$ 81,563	\$ 87,188	\$ 92,813
Cochise	\$ 58,688	\$ 67,125	\$ 75,469	\$ 83,813	\$ 90,563	\$ 97,313	\$ 103,969	\$ 110,719
Coconino	\$ 66,094	\$ 75,563	\$ 85,031	\$ 94,406	\$ 102,000	\$ 109,594	\$ 117,094	\$ 124,688
Gila	\$ 51,281	\$ 58,594	\$ 65,906	\$ 73,219	\$ 79,125	\$ 84,938	\$ 90,844	\$ 96,656
Graham	\$ 52,875	\$ 60,375	\$ 67,969	\$ 75,469	\$ 81,563	\$ 87,563	\$ 93,656	\$ 99,656
Greenlee	\$ 58,406	\$ 66,750	\$ 75,094	\$ 83,438	\$ 90,188	\$ 96,844	\$ 103,500	\$ 110,156
La Paz	\$ 49,219	\$ 56,250	\$ 63,281	\$ 70,313	\$ 75,938	\$ 81,563	\$ 87,188	\$ 92,813
Maricopa	\$ 69,750	\$ 79,688	\$ 89,625	\$ 99,563	\$ 107,531	\$ 115,500	\$ 123,469	\$ 131,438
Mohave	\$ 53,813	\$ 61,500	\$ 69,188	\$ 76,781	\$ 82,969	\$ 89,156	\$ 95,250	\$ 101,438
Navajo	\$ 49,219	\$ 56,250	\$ 63,281	\$ 70,313	\$ 75,938	\$ 81,563	\$ 87,188	\$ 92,813
Pima	\$ 63,469	\$ 72,469	\$ 81,563	\$ 90,563	\$ 97,875	\$ 105,094	\$ 112,313	\$ 119,625
Pinal	\$ 69,750	\$ 79,688	\$ 89,625	\$ 99,563	\$ 107,531	\$ 115,500	\$ 123,469	\$ 131,438
Santa Cruz	\$ 49,219	\$ 56,250	\$ 63,281	\$ 70,313	\$ 75,938	\$ 81,563	\$ 87,188	\$ 92,813
Yavapai	\$ 60,656	\$ 69,281	\$ 77,906	\$ 86,531	\$ 93,469	\$ 100,406	\$ 107,344	\$ 114,281
Yuma	\$ 49,219	\$ 56,250	\$ 63,281	\$ 70,313	\$ 75,938	\$ 81,563	\$ 87,188	\$ 92,813

If your household income is at or below that matched amount, your income meets the qualification requirements....





Arizona Foreclosure Legal Assistance Guide

So far, have you determined if...

- ✓ You believe you have a legal problem with your foreclosure
- ✓ Your primary residence is the home being or has been foreclosed on
- ✓ The house is in the state of Arizona
- ✓ Your household income is at or below 150% of your Area Median income

These don't apply to you?

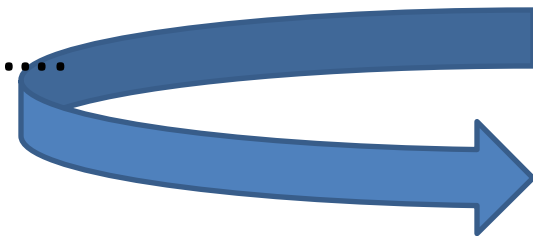
You may want to try these links...

[Attorney General's Office - Foreclosure](#)

[HUD Foreclosure Resources](#)

[AZ Dept of Housing Foreclosure Information](#)

If they do apply to you, you will want to go to the next screen....



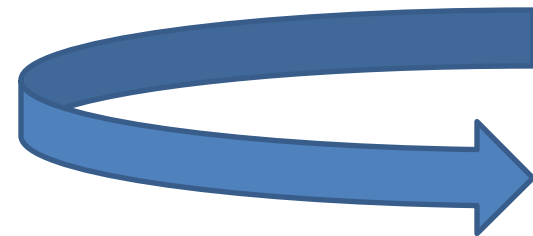


Arizona Foreclosure Legal Assistance Guide

There are three ways for you to connect with legal assistance for your foreclosure issue:

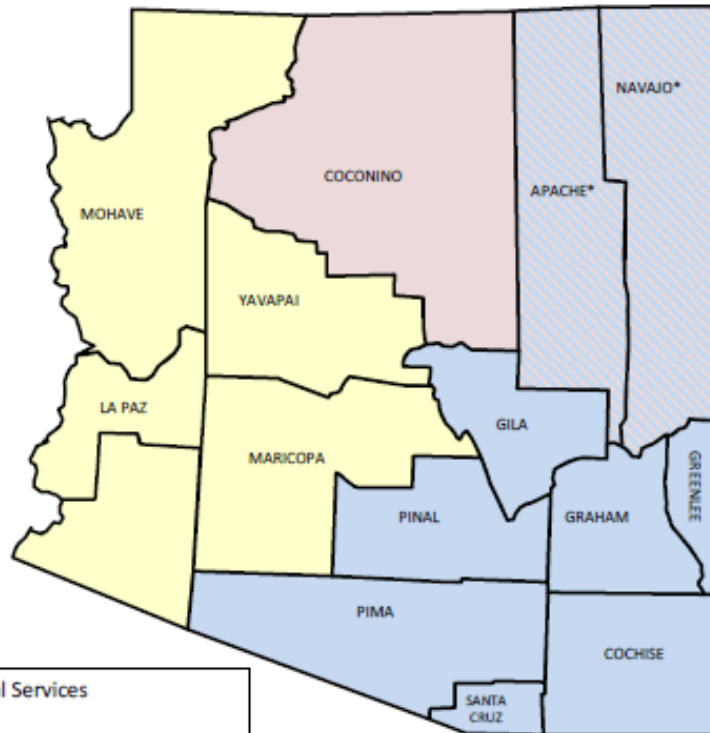
- 1) Call a legal aid agency
- 2) Walk into a legal aid agency
- 3) Online Intake
(azlawhelp.org/accesstojustice)

To find out how to request legal assistance through walk-in or call-in, continue on...





ARIZONA LEGAL AID SERVICE AREA MAP



**DNA People's Legal Services serves the Navajo Nation in both Navajo and Apache Counties (northern half). Southern Arizona Legal Aid serves the non-tribal areas of (southern half) Apache and Navajo Counties.*

-  Community Legal Services
-  DNA People's Legal Services
-  Southern Arizona Legal Aid

Look at the map to see which legal aid serves your area, and move forward for contact info...



Community Legal Services – CLS

Central Office

305 S. 2nd Ave., P.O. Box 21538, Phoenix, AZ 85036

Phone Number: (602) 258-3434

Toll Free: 1(800) 852-9075

East Valley Office

1220 S. Alma School Road, Suite 206, Mesa, AZ 85210

Phone Number: (480) 833-1442, TDD- (480) 644-0572

Toll Free: (800) 896-3631

Mohave County

1720 Beverly, Suite A, Kingman, AZ 86401

Phone Number: (928) 681-1177 TDD: (928) 681-7281

Toll Free: (800) 255-9031

San Luis - Yuma County

679 First St. #A, P.O. Box 2045, San Luis, AZ 85349

Phone Number: (928) 627-8023

Toll Free: (800) 356-7115

Yavapai County

401 N. Mt. Vernon, Prescott, AZ 86301

Phone Number: (928) 445-9240

Toll Free: (800) 233-5114 Eng. & Spanish 800.852.9075

Yuma Office

201 South 1st Avenue, Yuma, AZ 85364

Phone Number: (928) 782-7511

Toll Free: (800) 424-7962

<http://www.clsaz.org/>



DNA – People’s Legal Services – DNA

Chinle

P.O. Box 767 (office next to WIC), Chinle, AZ 86503

Phone Number: 928.674.5242 Toll

Free:800.789.7598

Tuba City

P.O. Box 3539 (Grey Hills Academy-Dorm Two), Tuba City, AZ 86045

Phone Number: 928.283.5265 Toll Free:

800.789.8919

Toll Free: 800.789.8919

Flagstaff

2323 E. Greenlaw Lane, Suite 1, Flagstaff, AZ 86004

Phone Number: 928.774.0653 Toll Free:

800.789.5781

Toll Free: 800.789.5781

Fort Defiance

P.O. Box 306 (office next to Fina Gas Station), Window Rock, AZ 86515

Phone Number: 928.871.4151 Toll Free:

800.789.5824

Toll Free: 800.789.5824

Hopi Legal Services

P.O. Box 558 (office behind the Jail/Courts Building), Keams Canyon, AZ 86034

Phone Number: 928-738-2251, 928-738-5345

Toll Free: 800-789-9586

Window Rock

P.O. Box 306, Window Rock, AZ 86515

Phone Number: 928.871.4151

Toll Free: (800) 789-7287 / (800)789-5824

<http://www.nativelegalnet.org>

Southern Arizona Legal Aid – SALA

Southern Arizona Legal Aid, Inc.

2343 E. Broadway Blvd., #200, Tucson, AZ 85719

Phone Number: (520) 623-9461

Toll Free: Main: (800) 640-9465 Intake: (800)

248-6789

Casa Grande - Pinal County

766 N. Park Avenue, Casa Grande, AZ 85222

Phone Number: 520.316.8076

Toll Free: 877.718.8086

Lakeside - Apache, Gila, and Navajo Counties

5658 Highway 260, Suite 15, Lakeside, AZ 85929

Phone Number: (928) 537-8383

Toll Free: (800) 658-7958

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5658 Highway 260, Suite 15, Lakeside, AZ 85929

Phone Number: (928) 537-8383

Toll Free: (800) 658-7958

Nogales - Santa Cruz County

2343 E Broadway Blvd, Suite 200, Tucson, AZ 85719-6007

Phone Number: 520-623-9465

Whiteriver

New Human Services Building, P.O. Box 1030, Whiteriver, AZ 85941

Phone Number: 928.338.4845

Bisbee

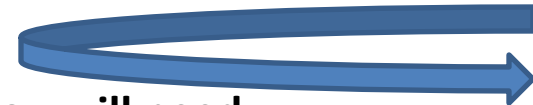
Bisbee Convention Center, 2 Copper Queen Plaza, P.O. Box AL, Bisbee, AZ 85603

Phone Number: 520.432.1639 Toll Free:

800.231.7106

Toll Free: 800.231.7106

<http://www.sazlegalaid.org>



Wait! Before you call or head over to the office, here is information you will need...



Having this information with you will help make the most of your legal aid appointment:

- 1) Identification verification (your ID, your SS numbers of homeowners)
- 2) Address of foreclosed home
- 3) Loan documents (if tenant in foreclosed home, bring lease) and payment records
 - Housing deed/financial loan agreement, and sales documents
- 4) Contact information of your lender
- 5) Any documents or records of correspondence with your lender
- 6) Any documents you received from the court, were served to you, or were posted on your door
- 7) Record of your housing payment history

We hope this information has helped give you the direction you needed!

