<center>**PUBLIC NOTICE**</center>

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities that May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

> Office of Consumer Finance
> Department of Banking and Insurance
> Division of Banking
> P.O. Box 040
> Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

American Credit Alliance, Inc.
26 South Warren Street
Trenton, NJ 08608
(609) 393-5400

Atlantic Human Resources, Inc.
1 South New York Avenue
Atlantic City, NJ 08401
(609) 348-4131

Citizen Action (Offices statewide)
400 Main Street
Hackensack, NJ 07601
1-800-NJ OWNER
(201) 488-2804

Consumer Credit Counseling Service of Central New Jersey
1931 Nottingham Way
Hamilton, NJ 08619
(609) 586-2574

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

Fair Housing Council of Northern New Jersey
131 Main Street
Hackensack, NJ 07601
(201) 489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Housing Coalition of Central Jersey
78 New Street
New Brunswick, NJ 08901
(732) 249-9700

Jersey Counseling & Housing Development, Inc.
29 South Blackhorse Pike
Blackwood, NJ 08012
(856) 227-3683

Jersey Counseling & Housing Development, Inc.
1840 South Broadway
Camden, NJ 08104
(856) 541-1000

Mercer County Hispanic Association
200 E. State Street – 2 nd Floor
Trenton, NJ 08607
(609) 392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Avenue
North Brunswick, NJ 08902
(732) 790-3344

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000
Freehold, NJ 07728
(732) 431-7998

Ocean Community Economic Action Now, Inc.
22 Hyers Street
Toms River, NJ 08753-0773
(732) 244-2351, ext. 2

Paterson Coalition for Housing, Inc.
262 Main Street, 5th Floor
Paterson, NJ 07505
(973) 684-5998

Paterson Task Force for Community Action, Inc.
155 Ellison Street
Paterson, NJ 07505
(973) 279-2333

Tri-County Community Action Agency, Inc.
110 Cohansey Street
Bridgeton, NJ 08302
(856) 451-6330

Urban League for Bergen County
106 West Palisade Avenue
Englewood, NJ 07631
(201) 568-4988

Urban League for Essex County
508 Central Avenue
Newark, NJ 07101
(973) 624-9535

Urban League of Union County
288 North Broad Street
Elizabeth, NJ 07208
(908) 351-7200

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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