

# Mid-Shore Pro Bono

# Foreclosure Prevention

**THE FORECLOSURE PREVENTION PRO BONO PROJECT** was launched in July 2008 with a letter from Chief Judge Robert M. Bell to all attorneys licensed in Maryland, requesting their assistance in Maryland's foreclosure crisis.

A collaboration among Pro Bono Resource Center of Maryland, Civil Justice, Inc., Mid-Shore Pro Bono and various other nonprofit organizations and state agencies, the Project trains participating attorneys on Maryland's new foreclosure process and engages them in pro bono legal representation of homeowners in distress.

*This project is supported by grants from:*

- *The Dept. of Housing and Community Development*
- *The United Fund of Talbot County*
- *The Harry and Jeanette Weinberg Foundation*

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**Foreclosure  
Prevention Services  
for  
Mid-Shore  
Homeowners**

**SERVING KENT, QUEEN ANNE'S, TALBOT,  
CAROLINE AND DORCHESTER COUNTIES**

## FORECLOSURE PREVENTION

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### THE FORECLOSURE PREVENTION PROJECT

assists low-to-moderate income homeowners in danger of losing a personal residence to foreclosure. Volunteer attorneys meet with clients to discuss options, answer questions about the foreclosure process, and accompany homeowners to mediation upon request and if appropriate.

### DON'T WAIT FOR DELINQUENCY!

You may be at any stage of the process to receive advice at a Foreclosure Prevention Clinic, even if you are not yet delinquent but may be facing imminent delinquency.

### SIMPLE OR COMPLEX, WE CAN HELP

If your case is more complex than our project's scope, but you still meet the income guidelines for assistance, you will be guided through the application process for obtaining pro bono or reduced-fee services from a private attorney through MSPB. Some cases may require referral to another agency for assistance.

### SECOND HOMES, RENTALS AND OTHERS

Homeowners facing foreclosure on a rental property or second home, those outside our area of jurisdiction, and anyone over the income guidelines also may receive advice and guidance at our clinics. However, our volunteer attorneys are unable to represent those homeowners in legal proceedings.

*The Foreclosure Prevention Project works in cooperation with the Maryland Housing Counseling Network.*

**Foreclosure Prevention**  
410-690-8128

## HOW WE CAN HELP

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### FORECLOSURE CLINIC

- *Offered by appointment to anyone with foreclosure questions*
- *Volunteer attorneys provide legal advice and referrals*
- *Attorneys can provide advice and guidance even if the home is not yet in foreclosure*
- *Homeowners can complete an application for representation in foreclosure mediation or ongoing foreclosure matters*

### REPRESENTATION AT MEDIATION

- *Representation is available for qualified homeowners in the five Mid-Shore counties (Kent, Queen Anne's, Talbot, Caroline and Dorchester)*
- *Attorney assistance is available to help owner/occupants prevent foreclosure or negotiate an exit from the home*

### HOUSING COUNSELING REFERRALS

If you are facing foreclosure and are not working with a housing counselor, we urge you to take advantage of that resource.

Homeowners who work with a supportive team often have a much better outcome than those who do not. We can refer you to housing counselors trained to evaluate your situation and suggest sustainable options.

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