

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

**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

Catholic Charities of the Diocese of Metuchen  
540-550 Route 22 East  
Bridgewater, NJ 08807  
(908) 722-1881

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJOWNER

Consumer Credit Counseling Service of Central New Jersey  
117 Estates Boulevard  
Trenton, NJ 08610  
(609) 585-8220

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

Family Service Association of Atlantic County  
312 E. White Horse Pike  
Absecon, NJ 08201  
(609) 652-4100

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 – 2nd Floor  
Trenton, NJ 08607  
(609) 392-2446

Middlesex County Economic Opportunities Corporation  
1215 Livingston Avenue  
North Brunswick, NJ 08902  
(732) 846-6600, ext. 226

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

Morris County Fair Housing Council  
65 Spring Street  
Morristown, NJ 07963  
(973) 538-2975

Ocean Community Economic Action Now, Inc.  
10 Washington Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

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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