

FORECLOSURE RESOURCES

<p><u>SELECTED STATUTES</u></p>	<p>Judicial Foreclosure – <i>California Code of Civil Procedure</i> Sections 725a et seq.</p> <p>Non-judicial Foreclosure (Trustee Sale) – <i>California Civil Code</i> Sections 2924 et seq.</p> <p>Mortgage Foreclosure Consultant Law – <i>California Civil Code</i> Sections 2945-2945.11</p> <p>Unlawful loan practices – <i>California Financial Code</i> Section 4973.</p> <p>The above laws can be found at the Law Library or online at: http://www.leginfo.ca.gov/calaw.html.</p>
<p><u>SELECTED FORMS</u></p>	<p><i>California Civil Practice: Real Property Litigation</i>, Chapter 4 on Foreclosure – available at the Law Library (KFC995.C3).</p> <p><i>California Legal Forms Transaction Guide</i>, Chapter 25D, for Non-judicial Foreclosure Forms – available at the Law Library (KFC68 .C3)</p> <p><i>Foreclosure Consultant Registration</i> - Office of the Attorney General, State of CA: http://ag.ca.gov/consumers/general/foreclosure_reg.php</p>
<p><u>RECOMMENDED BOOKS AND OTHER MATERIALS IN OUR LIBRARY</u></p>	<p><i>California Civil Practice: Real Property Litigation</i>, Chapter 4 on Foreclosure (KFC995.C3)</p> <p><i>California Forms of Pleading and Practice</i>, Chapter 555, Trust Deeds and Real Property Mortgages (KFC1010.A65 C3)</p> <p><i>California Legal Forms Transaction Guide</i>, Chapter 25D, Foreclosure (KFC68.C3)</p> <p><i>California mortgages, deeds of trust and foreclosure litigation</i> – Chapter 2: Non-judicial foreclosures (trustee sales); Chapter 3: Judicial Foreclosures (KFC175.B47)</p> <p><i>Foreclosures: Defenses, Workouts, and Mortgage Servicing</i> (KF697.F6 R36)</p> <p><i>Handling a Real Property Foreclosure: Here's how and when to do it</i> (KFC177.F6 B75 2008)</p> <p><i>How to use a short sale to stop home foreclosure and protect your finances</i> (HD259.I787)</p> <p><i>The foreclosure survival guide: keep your house or walk away with money in your pocket</i> (KF697.F6 E43 2008)</p>

<p><u>FREE INFORMATION ON THE INTERNET</u></p>	<p>California Foreclosure Law Summary: http://www.foreclosurelaw.org/California_Foreclosure_Law.htm</p> <p>California Housing Finance Agency – Foreclosure Avoidance Information: http://www.calhfa.ca.gov/foreclosure/foreclosure-other.htm</p> <p>Foreclosure Process Information – from HUD: http://www.hud.gov/foreclosure/foreclosureprocess.cfm</p> <p>Get Help With Your Mortgage: CA Department of Consumer Affairs: http://www.yourhome.ca.gov/mortgage-help.shtml</p> <p>Federal Reserve Board’s Consumer Resources: http://www.federalreserve.gov/consumerinfo/foreclosure_consumers.htm</p> <p>Home Refinancing Basics – Yahoo! Finance How to Guide: http://finance.yahoo.com/how-to-guide/loans/12821</p> <p>How much home can you afford? http://www.ginniemae.gov/2_prequal/intro_questions.asp?Section=YPTH</p> <p>How much house can I afford? http://realestate.yahoo.com/calculators/afford.html</p> <p>How much house can you buy? http://www.bankrate.com/brm/green/mtg/basics1-2a.asp?caret=3</p> <p>HUD Approved Housing Counseling Agencies in CA: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=CA</p> <p>Keeping Your Home – Tips for Successful Homeownership: http://www.housing-information.org/articles/keeping_your_home</p> <p>Saving Your Home From Foreclosure by Consumer Action (in several languages): http://www.hud.gov/foreclosure/index.cfm</p> <p>U.S. Department of Housing and Urban Development (HUD), Avoiding Foreclosure guide: http://www.hud.gov/foreclosure/index.cfm</p>
<p><u>FREE HELP HOTLINE AND HOME CLINIC</u></p>	<p>Housing Opportunities Collaborative – <i>My Housing for All</i>, San Diego & Imperial Counties: http://sd.myhousingforall.org/</p> <p>Homeownership Preservation Foundation – 1-888-995-HOPE: http://www.995hope.org/</p>
<p>The Law Library has several online databases which may be used at any of our branch locations, ask a Reference Librarian for assistance.</p> <p>You can also search our online catalog at www.sdcpll.org to find related resources at our libraries.</p>	