

# R.E.AL Help

REALTY EXPERTS ALIGNED TO HELP

## Atlantic County Sheriff's Office

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[www.acsheriff.org](http://www.acsheriff.org)



**Real Help for  
Tomorrow, Today!**

## Program Objective

### What is foreclosure?

Foreclosure is the equitable proceeding in which a bank or other secured creditor sells or repossesses a parcel of real property (immovable property) due to the owner's failure to comply with an agreement between the lender and borrower called a "mortgage" or "deed of trust."

Coordination and cooperation between Atlantic County Sheriff's Office and local real estate industry professionals to create an outreach program designed by experts in their fields to help county residents to understand more about the following:

1. Citizen empowerment: Inform, educate, and be proactive in avoiding property appearing on sheriff's sales when possible, enabling property owners to keep their properties.
2. Create the statewide and national model that works in the field, designed by those in the field.

*"There is no better time but the present to not only look at, but create ways to help our neighbors, friends and co-workers deal with the reality of property loss."*

– Frank Balles, Sheriff

## TOPICS

1. PENDING OR POSSIBLE FORECLOSURE
2. LOAN WORKOUT
3. BANKRUPTCY LAWS
4. SALE PROCESS
5. SHERIFF'S SALES PROCESS
6. HUD APPROVED HOUSING COUNSELING AGENCIES
7. TAX APPEALS
8. REFINANCING / REVERSE MORTGAGES

WE INCORPORATE THE INVOLVEMENT OF INDIVIDUALS FROM THE FOLLOWING INDUSTRY AREAS:

1. REALTORS
2. TITLE INSURANCE
3. MORTGAGE/BANKING
4. APPRAISERS
5. ATTORNEYS
6. SHERIFF'S OFFICE OFFICIALS

## Benefits

We create good will and foster hope through identifying alternative options to prevent loss of property, and advising of rights and obligations, where no alternatives exist.

We are the conduit for potential funding from the State and Federal Government relating to the bailout needs the “guy on the street”.

## Committees

**Education :** we will provide a clearing house of information for people to become better prepared to deal with issues regarding property loss .

**Loan Modification:** A Loan Modification is a permanent change in one or more of the terms of a mortgagor’s loan, allows the loan to be reinstated, and results in a payment the mortgagor can afford. We will help you through the process, if applicable.

**Legal & Funding :** We offer direct one-on-one interaction with legal specialists and guide you to a funding option that is right for your need.

**Press & Media :** We provide the information that you, the consumer can access easily and quickly. All of our information is readily available to the public. We will create the link between the Municipal, State and Federal Governments for R.E.AL Help information.

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***“A local taskforce of professionals has been organized. We are helping people through the foreclosure process, we are helping people find solutions and avoid the discomfort of foreclosure and we are creating the vehicles, laws and common sense solutions that are needed and implementing them without hesitation.”***

**– Geoff Rosenberger, Founder/ Facilitator**

## What Else Should I Know?

Contact your lender. They may be able to work a re-payment plan (forbearance agreement) that is within a homeowners’ budget.

Seek legal advice through a trusted attorney, not one appointed by the company or individual soliciting you. Use our R.E.AL Help specialists as a referral source for the legal help you deserve!

Never sign away ownership of the home by a quitclaim deed or otherwise without consulting a trusted attorney;

Be especially suspicious of offers to lease back the home, in order to buy it back over time. These offers may sound good, but often make it impossible to re-purchase the home;

Never make mortgage payments to anyone other than the lender;  
Never listen to anyone other than the lender regarding the mortgage payments or due dates;

Beware of any home-sale contract in which the homeowner is not formally released from liability for their mortgage;

DO not sign any document with blank lines or spaces; information could be added later without your knowledge and consent (ALWAYS ask for copies of any documents that are signed)

Consider selling the home through a licensed real estate agency;

Be wary of individuals who offer to take title to your home. You should get advice from a trusted attorney.