



Directions:

**1500 Walter Street Suite 202
Albuquerque, NM 87102**

Take exit 223 (Avenida Cesar Chavez) from northbound or southbound I-25.

Turn west onto Avenida Cesar Chavez.

In two blocks turn left (south) onto Walter Street.

We are in the John Marshall Health and Social Service Center building on the left in the middle of the block, with free parking in front and back.



UNITED
SOUTH
BROADWAY
CORPORATION

**HUD*-Approved Housing
Counseling
and
Civil Legal Services**

505-764-8867

Toll-free 1-866-201-6286

www.unitedsouthbroadway.org

USBC is a 35-year-old non-profit agency funded by the New Mexico Civil Legal Services Commission, the New Mexico State Bar, the Marguerite Casey Foundation, the National Community Reinvestment Coalition, and HUD*



*U.S. Department of Housing and Urban
Development

**You've Worked Hard
for Your Home... Now Take
the Steps to Keep It.**



CALL US!

**We offer FREE HUD*-Certified
Foreclosure Prevention Counseling &
Civil Legal Services to
New Mexico Homeowners Statewide**



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WHO IS ELIGIBLE?

- Our HUD*-certified housing counselors help homeowners, regardless of income, who are struggling to make their mortgage payments or are currently facing foreclosure – a process where the bank takes your home if you can no longer make payments.
- USBC’s Fair Lending Center provides legal services, including foreclosure workshops, to low-income homeowners facing foreclosure proceedings in the courts.

All services are free
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DID YOUR LENDER PAUSE YOUR HOUSE PAYMENTS?

During the COVID-19 pandemic your lender may have given you “time off” or “forbearance” from making mortgage payments for a few months.

Forbearance can buy you time to get back on your feet financially, BUT you must pay all the money back when the forbearance ends.

A housing counselor can help you find out the payment options available for your loan type, and can help you apply.

HOW USBC CAN HELP

- Call in advance for an intake application.
- We will review your situation and the options available to work with your lender.
- If you have income, we will help you apply to get back on track with mortgage payments, and keep your home.
- If you will have no income for the foreseeable future, you may not be able to keep your home. We will show you how to protect your family and your finances, and plan for the future.
- If you have a letter from the court (a “summons and complaint” for foreclosure) a USBC attorney can explain how to respond, and may be able to represent you in court.