

Stephen M. Wagstaffe, District Attorney/Public Administrator



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FORECLOSURE ADVISORY LETTER

Dear Homeowner:

Public records obtained through the cooperation of the San Mateo County Recorder's Office indicate that you have recently received a "Notice of Default" letter for late or non-payment of your mortgage. You should be aware that people offering to "rescue" you from foreclosure may contact you. Some of these offers may involve fraud or other unlawful conduct.

It is important that you act promptly or you may lose your home in foreclosure. The following may provide assistance to you:

You may seek free mortgage delinquency advice from HUD approved non-profit housing counseling services such as Consumer Credit Counseling Service of San Francisco at (877) 511-2272 or Project Sentinel at (888) 331-3332, extension 11.

You may prefer to speak with a private attorney specializing in real estate law. If you do not have an attorney, you may contact the San Mateo County Bar Association Lawyer Referral Service at (650) 369-4149; press "3" at the prompt. Alternatively, you may contact the San Mateo County Legal Aid Society at (650) 558-0915.

Lastly, if you actually sold your property or paid someone to "rescue" you from a foreclosure, you might be the victim of a crime. For example, it is illegal for a foreclosure consultant to acquire an interest in your property. Civil Code section 2945.4(e). If you believe that you are the victim of a crime, you should fill out a Real Estate Fraud Complaint Form. Real Estate Fraud Complaint Forms are available on line at www.co.sanmateo.ca.us/realestatefraud, by calling (650) 599-7365 or at the San Mateo County District Attorney's Office, 400 County Center, 3rd Floor, Redwood City, CA 94063.

Very truly yours,

A handwritten signature in cursive script that reads "Stephen M. Wagstaffe".

Stephen M. Wagstaffe, District Attorney