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March 21, 2009

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Seminar Offers Strategies On Foreclosure

JACKSON - With millions already in foreclosure and millions more facing this harrowing prospect, the Jackson Township Council hosted a seminar on educating residents as to what options they might have if they find themselves in this unfortunate condition.

"I felt the need to reach out to as many residents as possible during these difficult economic times to see if there was anything at all that we could do," said Council President Mike Kafton. "No one is immune and often residents find themselves floundering, not knowing where to turn and that was our sole purpose in presenting this seminar."

Novadebt, a Garden State Consumer Credit Counseling Organization, is a non-profit financial management, social service agency that provided a team of six counselors to provide information and to sit down with those in attendance for a one on one preliminary session. The counselors all stressed the need to communicate with their lenders as the very first step when they encounter financial trouble. "Your lender should be the first people called when difficulties arise," stressed senior housing counselor Darla Keegan. "Very often, they will be able to help you find solutions before your problems worsen," Ms. Keegan went on to say. Another very important point made by Ms. Keegan was "Beware of scam operators offering you an easy fix because they will take your money and not solve your problem."

In speaking with many of those who attended, Mr. Kafton noted, "We have many people here who are

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still working and making decent salaries but still find themselves behind in their mortgage payments. Maybe the president's new financial package will save many of these houses from foreclosure but we just have to wait to see how this all works out. I have written letters to Governor Corzine and Sheriff Polhemus asking them to please stop all foreclosures at least until we are able to find out how this new plan will affect homeowners in trouble."

Anyone wishing to arrange a free consultation with Novadebt to discuss foreclosure prevention assistance can do so by calling 866-472-4557 or for a list of additional HUD approved counseling agents, please go to [www. hud.gov/offices](http://www.hud.gov/offices).

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