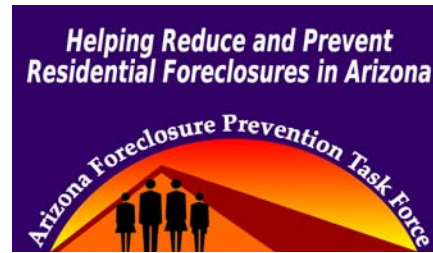




ARIZONA ATTORNEY GENERAL  
TERRY GODDARD



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For Immediate Release

**Arizona Foreclosure Prevention Task Force Urges Consumers at  
Risk of Foreclosure to Be Prepared**  
***Workbook developed to help consumers have discussion with lenders***

(Phoenix, Ariz. – May 13, 2009) Consumers at risk of foreclosure are encouraged to do their homework before contacting lenders and servicers. The Arizona Foreclosure Prevention Task Force has developed an easy to understand workbook to guide families through different options and scenarios in order to prepare for meeting with lenders or certified counselor at a HUD approved agency. The workbook is available free to consumers who are faced with foreclosure or who feel that may be at risk of missing a mortgage payment.

Consumers can access, download and print the workbook from the following Web sites:

- [www.arizonaforeclosures.com](http://www.arizonaforeclosures.com)
- [www.azag.gov](http://www.azag.gov)
- [www.dbtaz.org](http://www.dbtaz.org)

In addition to providing consumer information, the workbook also describes tactics used by many unscrupulous firms who scam families that are seeking assistance. "This workbook is an important resource for families who are looking at a foreclosure situation," says Patricia Garcia Duarte, Chair of the Arizona Foreclosure Prevention Task Force. "It is critical that consumers understand their situation, be educated, informed and prepared when meeting or talking with their lender," said Duarte.

"Families struggling to avoid foreclosure are much more likely to stay in their homes if they act early and learn the full range of options available to them. This workbook will provides a free, one-stop resource to guide homeowners through the complicated process of modifying a loan, including communicating with your lender, avoiding fraud artists and finding trusted housing counselors," Attorney General Terry Goddard said. "By stopping the wave of foreclosures sweeping our state, Arizona's housing market can stabilize and the economy can get back on track. This workbook created by the Task Force is a great step toward this needed recovery."

The workbook has examples of letters that consumers can read and be prepared to draft for their own use, budget forms to help them document their income and assets, and even a telephone or contact log to help them keep track of discussions and correspondence in trying to resolve their mortgage predicament.

As national mortgage assistance programs come on-line lenders, servicers and counselors expect even more demands on an already strained system. Cheri Horbacz, Education Advocate for Don't Borrow Trouble says, "It is more important than ever for consumers to maximize their interaction with lenders and counselors by having all their documents in order and to be familiar with the various options to foreclosure." The workbook also directs consumers to a variety of national, state and local resources to obtain assistance.

The Arizona Foreclosure Prevention Task Force was created in 2007 to reduce residential foreclosures in Arizona and the impact of foreclosure on families and communities. The Task Force includes representatives of banks, municipalities, trade associations, non-profits, and state/federal agencies.

For more information about the work of the Task Force or for information about the workbook, contact Patricia Garcia Duarte, Arizona Foreclosure Prevention Task Force Chairwoman, at (602) 424-5340 or [pgarciaduarte@nhsphoenix.org](mailto:pgarciaduarte@nhsphoenix.org).

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