

Financial Counseling Organizations

This list is current as of October 31, 2007. To check for updates of this list, go to:

http://www.state.nj.us/dobi/division_consumers/finance/counselors.html

Credit Counselors		
The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure.		
American Credit Alliance, Inc. 26 S. Warren St. Trenton, NJ 08608 609-393-5400	Atlantic Human Resources, Inc. 1 S., New York Ave. Atlantic City, NJ 08401 609-348-4131	Consumer Credit Counseling Service of Central New Jersey 1931 Nottingham Way Hamilton, NJ 08619 609-586-2574
Consumer Credit Counseling Service of New Jersey 185 Ridgedale Ave. Cedar Knolls, NJ 07927-1812 973-267-4324	Fair Housing Council of Northern New Jersey 131 Main St. Hackensack, NJ 07601 201-489-3552	Garden State Consumer Credit Counseling, Inc. 225 Willowbrook Rd. Freehold, NJ 07728 1-800-992-4557
Housing Coalition of Central Jersey 78 New St. New Brunswick, NJ 08901 732-249-9700	Jersey Counseling & Housing Development, Inc. 29 S. Blackhorse Pike Blackwood, NJ 08012 856-227-3683	Jersey Counseling & Housing Development, Inc. 1840 S. Broadway Camden, NJ 08104 856-541-1000
Mercer County Hispanic Association 200 E. State St. – 2nd Floor Trenton, NJ 08607 609-392-2446	Middlesex County Economic Opportunities Corporation 1215 Livingston Ave. North Brunswick, NJ 08902 732-790-3344	Monmouth County Human Services Housing Services Unit P.O. Box 3000 Freehold, NJ 07728 732-431-7998
NJ Citizen Action (<i>main office/financial education center</i>) 744 Broad St., Suite 2080 Newark, NJ 07102 973-643-8800 1-800-NJ-OWNER (loan counseling) 1-888-TAXES-11 (free tax preparation assistance)	NJ Citizen Action (<i>Central Jersey</i>) 85 Raritan Ave., Suite 100 Highland Park, NJ 08904 732-246-4772	NJ Citizen Action (<i>South Jersey</i>) 2 Riverside Drive, Suite 362 Camden, NJ 08103 856-966-3091
Ocean Community Economic Action Now, Inc. 22 Hyers St. Toms River, NJ 08753-0773 732-244-2351, ext. 2	Paterson Coalition for Housing, Inc. 262 Main St., 5th Floor Paterson, NJ 07505 973-684-5998	Paterson Task Force for Community Action, Inc. 155 Ellison St. Paterson, NJ 07505 973-279-2333
Tri-County Community Action Agency, Inc. 110 Cohansey St. Bridgeton, NJ 08302 856-451-6330	Urban League for Bergen County 106 W. Palisade Ave. Englewood, NJ 07631 201-568-4988	Urban League for Essex County 508 Central Ave. Newark, NJ 07101 973-624-9535
Urban League of Union County 288 N. Broad St. Elizabeth, NJ 07208 908-351-7200	Homelessness Prevention Program New Jersey Department of Community Affairs (866) 889-6270*	

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document income sufficient to support the household and repay the loan. There is a fee for the credit check and property search.

DOBI Licensed Debt Adjusters

The following is a list of State licensed debt adjusters that may provide counseling or debt adjustment services to borrowers that are delinquent or facing foreclosure.

<p>Clearpoint Financial Solutions Inc (Credit Counselors) Reference # 9947115 8000 Franklin Farm Drive Richmond, VA 23229 1-877-877-1995</p> <p>www.clearpointfs.org</p>	<p>Community Credit Counseling Corp Reference # 9923779 5 Professional CIR Route 34 Colts Neck, NJ 07722 1-800-220-9654 or 1-800-663-4416</p> <p>www.commcredit.org</p>	<p>Consolidated Credit Counseling Services Inc Reference # 9826107 5701 W. Sunrise Blvd., Suite 200 Fort Lauderdale, FL33313 1-800-728-3632</p> <p>www.debtfree.org</p>
<p>Consumer Credit and Budget Counseling Inc Reference # 9823498 299 South Shore Road US Route 9 PO Box 866 Marmora, NJ 08223 609-390-9652 or 1-888-738-8233 Se Habla Espanol 1-888-5 DUDAS</p> <p>www.cc-bc.com</p>	<p>Consumer Credit and Debt Counseling Inc Reference # 9600120 95 North Lakeview Drive, PO Box 38 Gibbsboro, NJ 08026 856-566-1666 or 1-800-720-2232</p>	<p>Consumer Credit Counseling Service of Delaware Valley Inc Reference # 9100890 One Cherry Hill Suite 215 Cherry Hill, NJ 08002 1-800-989-CCCS (2227)</p> <p>www.cccsdv.org</p>
<p>Consumer Credit Counseling Service of Greater Atlanta Inc Reference # 9945985 991 US Hwy 22, Suite 200 Bridgewater, NJ 08807 1-800-251-CCCS (2227)</p> <p>www.cccsatl.org</p>	<p>Consumer Credit Counseling Service of New Jersey Inc Reference # 8303159 185 Ridgedale Ave Cedar Knolls, NJ 07927 1-888-726-3260 or 973-267-4324</p> <p>www.cccsnj.org</p>	<p>Consumer Credit Counseling Service of San Francisco Reference # 0402042 811 Church Road, Suite 105 Cherry Hill, NJ 08002 1-800-777-7526</p> <p>www.cccssf.org</p>
<p>Consumer Education Services Inc Reference # 9922598 3801 Lake Boone Trail, Suite 400 Raleigh, NC 27607 1-888-590-2374</p> <p>www.mycesi.org</p>	<p>Credit Counseling Services of America Inc Reference # 9932277 344 5 Route 9 No 178 Lanoka Harbor, NJ 08734</p>	<p>Credit Guard of America Inc Reference # 9906663 111 Cornelia St. Boonton, NJ 07005 1-800-500-6489</p> <p>www.creditguard.org</p>
<p>Credit Management and Counseling Services Inc Reference # 9915899 46 Fawn Hollow Lane Mullica Hill, NJ 08062</p>	<p>Debt Counseling Corp Reference # 0512435 One Gateway Center, Suite 2600 Newark, NJ 07102 1-888-354-6332 or 973-622-8212</p> <p>www.debtcounselingcorp.org</p>	<p>Family Financial Education Foundation Inc Reference # 9930037 724 Front St., Suite 340, PO Box 2125 Evanston, WY 82931 1-877-292-8444</p> <p>www.ffef.org</p>
<p>Family Guidance Center Corporation Reference # 9500845 1931 Nottingham Way Hamilton, NJ 08619 609-586-8574</p> <p>http://abstaining.net/fgccorp/</p>	<p>Garden State Consumer Credit Counseling Inc (Novadebt) Reference # 9101211 225 Willowbrook Road, PO Box 5012 Freehold, NJ 07728 1-800-99-BILLS or 732-409-6281</p> <p>www.novadebt.org</p>	<p>Greenpath Inc (Greenpath Debt Solutions) Reference # 9915964 847 Meadows Office Complex, 301 Route 17 North Rutherford, NJ 07070 1-800-550-1961</p> <p>www.greenpath.com</p>
<p>Incharge Debt Solutions Reference # 9914761 3000 Atrium Way, Suite 235 Mount Laurel, NJ 08054 1-800-565-8953</p> <p>www.incharge.org</p>	<p>Lighthouse Credit Foundation Inc Reference # 0504452 151 W Passaic Street Rochelle Park, NJ 07662 1-800-339-2361</p> <p>www.lighthousecredit.org</p>	<p>Money Management International Inc Reference # 9951553 106 Apple Street, Suite 105 Tinton Falls, NJ 07724 1-866-889-9347</p> <p>www.moneymanagement.org</p>
<p>Take Charge America Inc Reference # 0635379 One Greentree Center, Suite 201 Marlton, NJ 08053 1-800-823-7396</p> <p>www.takechargeamerica.org</p>		

counselorsdobi/inofoms

HUD Approved Housing Counseling Agencies

This listing is current as of October 31, 2007. To check for updates of this list, go to:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=NJ>

Agency Name	Phone Toll-Free Fax Number Email Website	Address	Counseling Services	Langua ges	Affiliation
CCCS OF SOUTH JERSEY, DIVISION OF MMI	P: 800-873-2227 T: F: 609-344-5267 E: brain.coyle@moneymanagement.org W:	312 E. White Horse Pike, Ste. 102 Absecon, New Jersey 08201	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	- English Only	MONEY MANAGEMENT INTERNATIONAL INC.
CHECK- MATE, INC.	P: 732-774-3100 T: F: 732-774-3220 E: ernier@check-mateinc.org W: www.check-mateinc.org	910 Fourth Avenue P.O. Box 1288 Asbury Park, New Jersey 07712	- Loss Mitigation - Mortgage Delinquency and Default Resolution Counseling - Renters Assistance - Services for Homeless	- Spanish	
THE ALLIANCE FOR AFFORDABLE HOMEOWNERSHIP, EDUC & DEV - DBA ALL AHEAD	P: 732-774-1717 T: F: 732-223-5513 E: W: www.allahead.org	C/o Good Hope Baptist Church 1306 Washington Avenue Asbury Park, New Jersey 07712	- Fair Housing Assistance - Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling	- Creole - French	THE ALLIANCE FOR AFFORDABLE HOMEOWNERSHIP, EDUC & DEV. DBA ALL AHEAD
ATLANTIC HUMAN RESOURCES, INCORPORATED	P: 609-348-4131-214 T: F: 609-345-5750 E: mrjegsr@atlhmracs.com W:	1 S New York Ave - Suite 303 Atlantic City, New Jersey 08401-8012	- Home Equity Conversion Mortgage Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	- Spanish	
CCCS OF SOUTH JERSEY, DIVISION OF MMI	P: 800-873-2227 T: F: 609-569-1752 E: brain.coyle@moneymanagement.org	The Berkeley Ctr., 160 Route 9 Bayville, New Jersey 08721	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Marketing and Outreach Initiatives	- English Only	MONEY MANAGEMENT INTERNATIONAL INC.

	agement.org W:		- Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	
JERSEY COUNSELING AND HOUSING DEVELOPMENT, IN	P: 856-227-3683 T: F: 856-228-0662 E: Jersecou@aol.com W:	29 S Black Horse Pike Blackwood, New Jersey 08012-2952	- Home Equity Conversion Mortgage Counseling - Loss Mitigation - Mortgage Delinquency and Default Resolution Counseling - Prepurchase Counseling - Renters Assistance	- Spanish JERSEY COUNSELING AND HOUSING DEVELOPMENT, IN
TRI-COUNTY COMMUNITY ACTION AGENCY	P: 856-451-6330-259 T: F: 856-453-9481 E: clebron@tricitycaa.org W: tricitycaa.org	110 Cohansey St. Bridgeton, New Jersey 08302	- Home Equity Conversion Mortgage Counseling - Mortgage Delinquency and Default Resolution Counseling - Prepurchase Counseling - Renters Assistance	- English - Spanish
JERSEY COUNSELING AND HOUSING DEVELOPMENT, IN	P: 856-541-1000 T: F: 856-541-8836 E: JerseyCou@aol.com W:	1840 S Broadway Camden, New Jersey 08104-1334	- Fair Housing Assistance - Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	- Spanish
NEIGHBORHOOD HOUSING SERVICES OF CAMDEN, INC	P: 856-541-0720 T: F: 856-541-8440 E: nhscamden@comcast.net W: www.nhscamden.com	601-603 Clinton St Camden, New Jersey 08103-1415	- Fair Housing Assistance - Home Improvement and Rehabilitation Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Mobility and Relocation Counseling - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Predatory Lending - Prepurchase Counseling	- English - French - Others - Portuguese - Spanish - Vietnamese
NEW JERSEY CITIZEN ACTION	P: 800-656-9637 T: 800-656-9637 F: 973-643-8100 E: application@njcitizenaction.org W: www.njcitizenaction.org	One Port Center Two Riverside Drive, Suite 632 Camden, New Jersey 08103	- Home Equity Conversion Mortgage Counseling - Home Improvement and Rehabilitation Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Mortgage Delinquency and	- Spanish NEW JERSEY CITIZEN ACTION

			Default Resolution Counseling - Predatory Lending - Prepurchase Counseling		
PARKSIDE BUSINESS AND COMMUNITY IN PARTNERSHIP, INC.	P: 856-964-0440 T: F: 856-964-3664 E: W: mlawrence@pbcip.org www.pbcip.org	1487 Kenwood Avenue Camden, New Jersey 08103	- Homebuyer Education Programs - Money Debt Management - Postpurchase Counseling - Prepurchase Counseling	- English Only	
CCCS OF NEW JERSEY	P: 973-267-4324 T: 888-726-3260 F: 973-267-0484 E: W: smarabotto@cccsnj.org www.cccsnj.org	185 Ridgedale Avenue Cedar Knolls, New Jersey 07927	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	- English Only	NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.
CCCS OF THE DELAWARE VALLEY	P: 215-563-5665-2 T: 800-989-2227 F: 215-563-7020 E: W: customerservice@cccsv.org www.cccsv.org	One Cherry Hill Suite 215 Cherry Hill, New Jersey 08002-	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance - Services for Homeless	- Cantone se - Spanish	CCCS OF THE DELAWARE VALLEY
THE BUILDING AFFORDABLE COMM (BACH)	P: 856-966-0300 T: F: 856-338-9118 E: annmcintyre@bach-nj.org W:	400 SOUTH BROADWAY at BENSON Cmnden, New Jersey 08103	- Homebuyer Education Programs - Marketing and Outreach Initiatives - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	- English Only	HOMEFREE - U S A
HOUSING PARTNERSHIP FOR MORRIS COUNTY	P: 973-659-9222 T: F: 973-659-9220 E: W: hpmc@bellatlantic.net www.housingpartnershipmorris.org	2 E. Blackwell Street Suite 12 Dover, New Jersey 07801-	- Homebuyer Education Programs - Marketing and Outreach Initiatives - Prepurchase Counseling - Renters Assistance	- Spanish	
TRI-CITY PEOPLES CORPORATION	P: 973-676-5506 T: 800-201-4095 F: 973-675-4493 E: tcaldwell@tri-	55 Washington Street East Orange, New Jersey 07017	- Fair Housing Assistance - Home Improvement and Rehabilitation Counseling - Homebuyer Education Programs	- Spanish	TRI-CITY PEOPLES CORPORATION

citypeoples.org
W: www.tri-citypeoples.org

- Loss Mitigation
- Marketing and Outreach Initiatives
- Mobility and Relocation Counseling
- Money Debt Management
- Mortgage Delinquency and Default Resolution Counseling
- Postpurchase Counseling
- Predatory Lending
- Prepurchase Counseling
- Renters Assistance

AFFORDABLE HOUSING ALLIANCE OF NEW JERSEY (ALSO KNOWN AS THE MONMOUTH HOUSING ALLIANCE)	P: 732-389-2958 T: F: 732-389-3163 E: housingall@juno.com W: www.housingall.com	59 Broad Street Eatontown, New Jersey 07724	<ul style="list-style-type: none">- Home Equity Conversion Mortgage Counseling- Homebuyer Education Programs- Loss Mitigation- Mortgage Delinquency and Default Resolution Counseling- Prepurchase Counseling- Renters Assistance	- Spanish
CCCS OF SOUTH JERSEY, DIVISION OF MMI	P: 800-873-2227 T: F: 609-652-2226 E: brain.coyle@moneymanagement.org W:	3073 English Creek Ave., Ste. 3 Egg Harbor Township, New Jersey 08234	<ul style="list-style-type: none">- Home Equity Conversion Mortgage Counseling- Homebuyer Education Programs- Marketing and Outreach Initiatives- Money Debt Management- Mortgage Delinquency and Default Resolution Counseling- Postpurchase Counseling- Prepurchase Counseling- Renters Assistance	- MONEY MANAGEMENT INTERNATIONAL INC. English Only
BRAND NEW DAY	P: 908-282-0781 T: F: 908-282-0788 E: brandnewday@optonline.net W: www.brandnewdaycdc.org	176 First Street Elizabeth, New Jersey 07206	<ul style="list-style-type: none">- Homebuyer Education Programs- Loss Mitigation- Mortgage Delinquency and Default Resolution Counseling- Postpurchase Counseling- Prepurchase Counseling	- English Only
URBAN LEAGUE OF UNION COUNTY	P: 908-351-7200 T: F: 908-351-9906 E: ulunioncty@aol.com W:	288 N. Broad Street Elizabeth, New Jersey 07208-3789	<ul style="list-style-type: none">- Home Equity Conversion Mortgage Counseling- Loss Mitigation- Mortgage Delinquency and Default Resolution Counseling- Prepurchase Counseling- Renters Assistance- Services for Homeless	- English Only
URBAN LEAGUE FOR BERGEN COUNTY	P: 201-568-4988 T: F: 201-568-4989 E: ulbc@verizon.net W: www.urbanleaguebc.org	106 W. Palisade Avenue Englewood, New Jersey 07631-2619	<ul style="list-style-type: none">- Home Equity Conversion Mortgage Counseling- Loss Mitigation- Mortgage Delinquency and Default Resolution Counseling- Prepurchase Counseling	- Spanish

	g		- Renters Assistance	
GARDEN STATE CONSUMER CREDIT COUNSELING, INC./NOVADEBT	P: 866-472-4557 T: 866-472-4557 F: 732-409-6284 E: education@novadebt.org g W: www.novadebt.org	225 Willowbrook Road Freehold, New Jersey 07728-	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling	- Spanish
MONMOUTH COUNTY BOARD OF CHOSEN FREEHOLDERS/ MONMOUTH COUNTY DIVISION OF SOCIAL SERVICES	P: 732-431-6231 T: 732-431-6266 E: jsalton@oel.state.nj.us W:	P.O Box 3000 Freehold, New Jersey 07728-	- Home Equity Conversion Mortgage Counseling - Loss Mitigation - Mortgage Delinquency and Default Resolution Counseling - Prepurchase Counseling - Renters Assistance	- English Only
COUNTY OF BERGEN, DEPARTMENT OF HUMAN SERVICES, DIVISION OF SENIOR SERVICES	P: 201-336-7425 T: 201-336-7436 E: fpower@co.bergen.nj.us W: www.co.bergen.nj.us/bcdhs	One Bergen County Plaza, 2nd floor Hackensack, New Jersey 07601-7076	- Home Equity Conversion Mortgage Counseling	- English Only
FAIR HOUSING COUNCIL OF NORTHERN NEW JERSEY	P: 201-489-3552 T: 201-489-8472 E: fhcnnj1@verizon.net W: www.fhcnnj.org	131 Main St, Suite 140 Hackensack, New Jersey 07601-7140	- Fair Housing Assistance - Loss Mitigation - Mortgage Delinquency and Default Resolution Counseling - Prepurchase Counseling - Renters Assistance	- Spanish
CCCS OF CENTRAL NEWJERSEY, A DIVISION OF FAMILY GUIDANCE CENTER	P: 609-586-2574 T: 888-379-0604 F: 609-586-4759 E: cccs@erols.com W: www.cccscentralnj.com	1931 Nottingham Way Hamilton, New Jersey 08619	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance - Services for Homeless	- Spanish NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.
NEW JERSEY CITIZEN ACTION	P: 800-656-9637 T: 800-656-9637 F: 973-643-8100 E: application@njcitizenac	85 Raritan Ave., Suite 100 Highland Park, New Jersey 08904-	- Home Equity Conversion Mortgage Counseling - Home Improvement and Rehabilitation Counseling - Homebuyer Education Programs	- Spanish NEW JERSEY CITIZEN ACTION

	tion.org W: www.njcitizenaction.org		<ul style="list-style-type: none"> - Loss Mitigation - Marketing and Outreach Initiatives - Mortgage Delinquency and Default Resolution Counseling - Predatory Lending - Prepurchase Counseling 	
THE ALLIANCE FOR AFFORDABLE HOMEOWNERSHIP, EDUC & DEV. DBA ALL AHEAD	P: 866-587-4511 T: F: 732-223-5513 E: W: www.allahead.org	2517 Highway 35, Bldg. B, Ste. 303 Manasquan, New Jersey 08736	<ul style="list-style-type: none"> - Fair Housing Assistance - Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling 	<ul style="list-style-type: none"> - Creole - French
CONSUMER CREDIT AND BUDGET COUNSELING	P: 888-738-8233-202 T: 888-738-8233 F: 888-738-8234 E: DEBTonator@cc-bc.com W: www.cc-bc.com	299 S. Shore Road, Route 9 South Marmora, New Jersey 08223-0866	<ul style="list-style-type: none"> - Loss Mitigation - Mortgage Delinquency and Default Resolution Counseling - Prepurchase Counseling - Renters Assistance 	<ul style="list-style-type: none"> - Spanish
AFFORDABLE HOMES OF MILLVILLE ECUMENICAL	P: 856-293-0100 T: F: 856-293-0101 E: ahomeinc@juno.com W:	400 East Main St. P.O. Box 241 Millville, New Jersey 08332-	<ul style="list-style-type: none"> - Fair Housing Assistance - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Predatory Lending - Prepurchase Counseling - Renters Assistance 	<ul style="list-style-type: none"> - Spanish
CCCS OF NEW JERSEY	P: 888-726-3260 T: 888-726-3260 F: E: W: www.cccsnj.org	484 Bloomfield Avenue Montclair, New Jersey 07042	<ul style="list-style-type: none"> - Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance 	<ul style="list-style-type: none"> - CCCS OF NEW JERSEY - English Only
URBAN LEAGUE OF MORRIS COUNTY	P: 973-539-2121 T: F: E: W:	300 Madison Avenue, Suite A PO BOX 9179 Morristown, New Jersey 07960	<ul style="list-style-type: none"> - Fair Housing Assistance - Home Equity Conversion Mortgage Counseling - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Renters Assistance 	<ul style="list-style-type: none"> - English Only - NATIONAL URBAN LEAGUE
SENIOR	P: 856-456-1121	146 Black Horse Pike	<ul style="list-style-type: none"> - Home Equity Conversion 	<ul style="list-style-type: none"> -

CITIZENS UNITED COMMUNITY SERVICES OF CAMDEN COUNTY, INC.	T: F: 856-456-1076 E: rmonou@scucs.org W: community.nj.com/cc/scucs	Mount Ephraim, New Jersey 08059-2007	Mortgage Counseling - Home Improvement and Rehabilitation Counseling - Marketing and Outreach Initiatives - Mobility and Relocation Counseling	Russian - Spanish
ACORN HOUSING, NEWARK, NJ	P: 973-792-1222 T: F: 973-792-1225 E: jlrevino@acornhousing.org W: www.acornhousing.org	972 Broad Street, 8th FL Newark, New Jersey 07102	- Home Equity Conversion Mortgage Counseling - Home Improvement and Rehabilitation Counseling - Homebuyer Education Programs - Loss Mitigation - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Predatory Lending - Prepurchase Counseling	- ACORN HOUSING CORPORATION English - Spanish
CCCS OF NEW JERSEY	P: 888-726-3260 T: 888-726-3260 F: E: W: www.cccsnj.org	30 Clinton Street Newark, New Jersey 07102	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	- CCCS OF NEW JERSEY English Only
EPISCOPAL COMMUNITY DEVELOPMENT, INC	P: 973-430-9975 T: F: 973-622-3503 E: phawkins@dioceseofnewark.org W: www.ecdonline.org	31 Mulberry Street Newark, New Jersey 07102	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Predatory Lending - Prepurchase Counseling	- English Only
NEW JERSEY CITIZEN ACTION	P: 973-643-8800-14 T: 800-656-9637 F: 973-643-8100 E: phyllis@njcitizenaction.org W: www.njcitizenaction.org	744 Broad Street, Suite 2080 Newark, New Jersey 07102	- Home Equity Conversion Mortgage Counseling - Home Improvement and Rehabilitation Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Mortgage Delinquency and Default Resolution Counseling - Predatory Lending - Prepurchase Counseling	- Spanish
TRI-CITY PEOPLES CORPORATION	P: 973-676-5506 T: 800-860-0566 F: 973-675-4493 E: tcaldwell@tricitypeoples.org	675 S. 19th Street Newark, New Jersey 07103	- Fair Housing Assistance - Home Improvement and Rehabilitation Counseling - Homebuyer Education Programs - Loss Mitigation	- Spanish

W: www.tri-citypeoples.org

- Marketing and Outreach Initiatives
- Mobility and Relocation Counseling
- Money Debt Management
- Mortgage Delinquency and Default Resolution Counseling
- Postpurchase Counseling
- Predatory Lending
- Prepurchase Counseling
- Renters Assistance

NEW JERSEY CITIZEN ACTION	P: 800-656-9637 T: 800-656-9637 F: 973-643-8100 E: application@njcitizenaction.org W: www.njcitizenaction.org	128 Market St. Passaic, New Jersey 07055-	<ul style="list-style-type: none">- Home Equity Conversion Mortgage Counseling- Home Improvement and Rehabilitation Counseling- Homebuyer Education Programs- Loss Mitigation- Marketing and Outreach Initiatives- Mortgage Delinquency and Default Resolution Counseling- Predatory Lending- Prepurchase Counseling	- Spanish	NEW JERSEY CITIZEN ACTION
CATHOLIC FAMILY AND COMMUNITY SERVICES, A CATHOLIC CHARITIES AGENCY FOR THE DIOCESE OF PATERSON	P: 973-279-7100-20 T: F: 973-523-1150 E: aalonso@catholiccharities.org W:	24 DeGrasse Street Paterson, New Jersey 07505-	<ul style="list-style-type: none">- Loss Mitigation- Marketing and Outreach Initiatives- Mobility and Relocation Counseling- Money Debt Management- Mortgage Delinquency and Default Resolution Counseling- Renters Assistance- Services for Homeless	- English - French - Spanish - Vietnamese	CATHOLIC CHARITIES USA
HOUSING AUTHORITY OF THE CITY OF PATERSON	P: 973-345-5617 T: F: 973-977-9085 E: LVASQUEZ@PATERSONHA.ORG W: patersonhousingauthority.com	60 Van Houten Street PO Box H Paterson, New Jersey 07509	<ul style="list-style-type: none">- Homebuyer Education Programs- Marketing and Outreach Initiatives- Postpurchase Counseling- Prepurchase Counseling	- English - Spanish	
PATERSON TASK FORCE FOR COMMUNITY ACTION, INC	P: 973-279-2333-25 T: F: 973-279-2334 E: paterson.taskforce@verizon.net W:	9 Colt Street Paterson, New Jersey 07505	<ul style="list-style-type: none">- Fair Housing Assistance- Home Equity Conversion Mortgage Counseling- Homebuyer Education Programs- Loss Mitigation- Mortgage Delinquency and Default Resolution Counseling- Prepurchase Counseling	- English Only	
NORTH WEST NEW JERSEY COMMUNITY ACTION PROGRA	P: 908-454-7000-160 T: 888-454-4778 F: 908-454-3768 E: korpi@norwescap.org	350 Marshall St. Phillipsburg, New Jersey 08865-	<ul style="list-style-type: none">- Home Equity Conversion Mortgage Counseling	- English Only	

	W: www.norwescap.org			
FAITH, BRICKS & MORTAR, INC.	P: 908-756-5774-1 T: F: 908-756-4413 E: faithbricksandmortar@verizon.net W:	164 East Front Street - REAR- Plainfield, New Jersey 07060	- Homebuyer Education Programs - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling	- English - Spanish
SOMERSET COUNTY COALITION ON AFFORDABLE HOUSING, INC.	P: 908-704-8901 T: F: 908-704-9235 E: sccoah@bellatlantic.net W: www.sccoah.org	600 First Avenue Suite 3 Raritan, New Jersey 08869-	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	- Spanish
CCCS OF NEW JERSEY	P: 888-726-3260 T: 888-726-3260 F: E: W: www.cccsnj.org	148 Prospect Avenue Ridgewood, New Jersey 07450	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	- English Only CCCS OF NEW JERSEY
FAITH FELLOWSHIP COMMUNITY DEVELOPMENT CORPORATION	P: 732-727-9500-1117 T: F: 732-907-1188 E: jvasquez@ffmwoc.org W: www.ffcdc.net	2707 Main Street Sayreville, New Jersey 08872-	- Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Prepurchase Counseling	- Spanish
CCCS OF NEW JERSEY	P: 888-726-3260 T: 888-726-3260 F: E: W: www.cccsnj.org	100 West Main St. Somerville, New Jersey 08876	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	- English Only CCCS OF NEW JERSEY
CCCS OF SOUTH JERSEY,	P: 800-873-2227 T:	106 Apple St., Suite 105 Tinton Falls, New Jersey	- Home Equity Conversion Mortgage Counseling	- English MONEY MANAGEMENT INTERNATIONAL INC.

DIVISION OF MMI	F: E: brain.coyle@moneymanagement.org W:	07724	- Homebuyer Education Programs - Marketing and Outreach Initiatives - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling - Renters Assistance	Only	
NEW JERSEY CITIZEN ACTION	P: 800-656-9637 T: 800-656-9637 F: 973-643-8100 E: application@njcitizenaction.org W: www.njcitizenaction.org	83 Irons Street PO Box 5386 Toms River, New Jersey 08754	- Home Equity Conversion Mortgage Counseling - Home Improvement and Rehabilitation Counseling - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Mortgage Delinquency and Default Resolution Counseling - Predatory Lending - Prepurchase Counseling	- Spanish	NEW JERSEY CITIZEN ACTION
OCEAN COMMUNITY ECONOMIC ACTION NOW, INC. (O.C.E.A.N.)	P: 732-244-2351 T: F: 732-557-4120 E: pford@oceaninc.org W: www.oceaninc.org	40 Washington Street Toms River, New Jersey 08753	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Mortgage Delinquency and Default Resolution Counseling - Prepurchase Counseling - Renters Assistance	- English Only	
AMERICAN CREDIT ALLIANCE, INC.	P: 609-393-5400 T: 800-332-8648 F: 215-428-6746 E: housing@501plan.org W: www.acahomecounseling.com	26 South Warren Street Trenton, New Jersey 08608-2108	- Home Equity Conversion Mortgage Counseling - Homebuyer Education Programs - Loss Mitigation - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Postpurchase Counseling - Prepurchase Counseling	- English - French - Russian - Spanish	AMERICAN CREDIT ALLIANCE
CATHOLIC CHARITIES, TRENTON, NJ	P: 856-764-6945-26 T: F: 856-764-6948 E: eclark@cctrenton.org W: www.catholiccharitiesrenton.org	383 West State Street Trenton, New Jersey 08618	- Fair Housing Assistance - Homebuyer Education Programs - Loss Mitigation - Marketing and Outreach Initiatives - Mobility and Relocation Counseling - Money Debt Management - Mortgage Delinquency and Default Resolution Counseling - Predatory Lending - Renters Assistance - Services for Homeless	- English Only	CATHOLIC CHARITIES USA
ISLES, INCORPORATED	P: 609-341-4733 T: F: 609-278-6463 E: prose@isles.org	619 Greenwood Avenue Trenton, New Jersey 08609	- Homebuyer Education Programs - Marketing and Outreach Initiatives - Money Debt Management	- Spanish	

W: www.isles.org

- Postpurchase Counseling
- Predatory Lending
- Prepurchase Counseling
- Renters Assistance
- Services for Homeless

MERCER COUNTY HISPANIC ASSOCIATION

P: 609-392-2446
T:
F: 609-695-7618
E: jcarlos@att.net
W:

200 East State Street,
Second Floor
P.O.Box 1331
Fleet Bank Building
Trenton, New Jersey
08607

- Fair Housing Assistance
 - Homebuyer Education Programs
 - Marketing and Outreach Initiatives
 - Mobility and Relocation Counseling
 - Money Debt Management
 - Mortgage Delinquency and Default Resolution Counseling
 - Postpurchase Counseling
 - Predatory Lending
 - Prepurchase Counseling
 - Renters Assistance
 - Services for Homeless
- Spanish

NEW JERSEY CITIZEN ACTION

P: 800-656-9637
T: 800-656-9637
F: 973-643-8100
E:
application@njcitizenaction.org
W:
www.njcitizenaction.org

118 W. State Street
Trenton, New Jersey
08608

- Home Equity Conversion Mortgage Counseling
 - Home Improvement and Rehabilitation Counseling
 - Homebuyer Education Programs
 - Loss Mitigation
 - Marketing and Outreach Initiatives
 - Mortgage Delinquency and Default Resolution Counseling
 - Predatory Lending
 - Prepurchase Counseling
- Spanish

NEW JERSEY CITIZEN ACTION

CCCS OF SOUTH JERSEY, DIVISION OF MMI

P: 800-873-2227
T:
F: 856-935-3675
E:
brain.coyle@moneymanagement.org
W:

Plaza Office Center, #6,
5581 Route 42
Turnersville, New Jersey
08012

- Home Equity Conversion Mortgage Counseling
 - Homebuyer Education Programs
 - Marketing and Outreach Initiatives
 - Money Debt Management
 - Mortgage Delinquency and Default Resolution Counseling
 - Postpurchase Counseling
 - Prepurchase Counseling
 - Renters Assistance
- English Only

MONEY MANAGEMENT INTERNATIONAL INC.

BURLINGTON COUNTY COMMUNITY ACTION PROGRAM

P: 609-835-4329-4011
T:
F: 609-835-9647
E:
mmayhand@yahoo.com
W: www.bccap.com

One Van Sciver Parkway
Willingboro, New Jersey
08046

- Fair Housing Assistance
 - Homebuyer Education Programs
 - Loss Mitigation
 - Mobility and Relocation Counseling
 - Money Debt Management
 - Mortgage Delinquency and Default Resolution Counseling
 - Postpurchase Counseling
 - Predatory Lending
 - Prepurchase Counseling
 - Renters Assistance
 - Services for Homeless
- English Only

counselorsfed/inofoms