

Understanding the Foreclosure Process in DC

Facing foreclosure? Here's a step-by-step guide on what to expect next and what you can do:

1. After you receive a foreclosure notice, you have 30 days before your lender can sell your home at an auction.
2. Expect to receive many offers (by phone, mail, or in person) from people claiming that they can help stop the foreclosure. Beware of people trying to trick you into giving up your home.
3. You may be able to stop the foreclosure up to 5 days before the foreclosure sale, by paying to the lender all money owed to date, plus fees.
4. You may be able to take advantage of a government-sponsored program to modify your mortgage and put the foreclosure on hold. Other options also may be available.
5. Seek help from a lawyer or housing counselor before doing anything. Bring your loan documents and any notices you have received.

*Need Help? Call the Legal Aid Society of D.C. at 202-628-1161
or come to one of our office locations:*

Northwest Office

Address: 1331 H Street, N.W., Suite 350, Washington, D.C. 20005

Walk-in Hours: 12:30pm – 6:00pm (Mon) and 12:30pm – 4:00pm (Tues and Thurs)

Directions: Blue/Orange Line to McPherson Square or Red Line to Metro Center (13th Street)

The Children's Health Project in THEARC

Address: 1900 Mississippi Ave., S.E.

Walk-in Hours: Mon, Tues, Thurs 12:30pm – 4:00pm

Directions: Green Line to Southern Ave.

Advocates for Justice and Education in the Anacostia Professional Building (the "Big Chair")

Address: 2041 Martin Luther King Jr. Ave., S.E., Suite 400

Walk-in Hours: Mon, Tues, Thurs 12:30pm – 4:00pm

Directions: Green Line to Anacostia