



## FORECLOSURE RESOURCES

<p><b><u>SELECTED STATUTES</u></b></p>	<p>Judicial Foreclosure – <i>California Code of Civil Procedure</i> Sections 725a et seq.</p> <p>Non-judicial Foreclosure (Trustee Sale) – <i>California Civil Code</i> Sections 2924 et seq.</p> <p>Mortgage Foreclosure Consultant Law – <i>California Civil Code</i> Sections 2945-2945.11</p> <p>Unlawful loan practices – <i>California Financial Code</i> Section 4973.</p> <p>The above laws can be found at the Law Library or online at:  <a href="http://www.leginfo.ca.gov/calaw.html">http://www.leginfo.ca.gov/calaw.html</a>.</p>
<p><b><u>SELECTED FORMS</u></b></p>	<p><i>California Civil Practice: Real Property Litigation</i>, Chapter 4 on Foreclosure – available at the Law Library (KFC995.C3).</p> <p><i>California Legal Forms Transaction Guide</i>, Chapter 25D, for Non-judicial Foreclosure Forms – available at the Law Library (KFC68 .C3)</p> <p><i>Foreclosure Consultant Registration</i> - Office of the Attorney General, State of CA:  <a href="http://ag.ca.gov/consumers/general/foreclosure_reg.php">http://ag.ca.gov/consumers/general/foreclosure_reg.php</a></p>
<p><b><u>RECOMMENDED BOOKS AND OTHER MATERIALS IN OUR LIBRARY</u></b></p>	<p><i>California Civil Practice: Real Property Litigation</i>, Chapter 4 on Foreclosure (KFC995.C3)</p> <p><i>California Forms of Pleading and Practice</i>, Chapter 555, Trust Deeds and Real Property Mortgages (KFC1010.A65 C3)</p> <p><i>California Legal Forms Transaction Guide</i>, Chapter 25D, Foreclosure (KFC68.C3)</p> <p><i>California mortgages, deeds of trust and foreclosure litigation</i> – Chapter 2: Non-judicial foreclosures (trustee sales); Chapter 3: Judicial Foreclosures (KFC175.B47)</p> <p><i>Foreclosures: Defenses, Workouts, and Mortgage Servicing</i> (KF697.F6 R36)</p> <p><i>Handling a Real Property Foreclosure: Here’s how and when to do it</i> (KFC177.F6 B75 2008)</p> <p><i>How to use a short sale to stop home foreclosure and protect your finances</i> (HD259.I787)</p> <p><i>The foreclosure survival guide: keep your house or walk away with money in your pocket</i> (KF697.F6 E43 2008)</p>



**FREE INFORMATION  
ON THE INTERNET**

California Foreclosure Law Summary:

[http://www.foreclosurelaw.org/California\\_Foreclosure\\_Law.htm](http://www.foreclosurelaw.org/California_Foreclosure_Law.htm)

California Housing Finance Agency – Foreclosure Avoidance Information:

<http://www.calhfa.ca.gov/foreclosure/foreclosure-other.htm>

Foreclosure Process Information – from HUD:

<http://www.hud.gov/foreclosure/foreclosureprocess.cfm>

Get Help With Your Mortgage: CA Department of Consumer Affairs:

<http://www.yourhome.ca.gov/mortgage-help.shtml>

Home Refinancing Basics – Yahoo! Finance How to Guide:

<http://finance.yahoo.com/how-to-guide/loans/12821>

How much home can you afford?

[http://www.ginniemae.gov/2\\_prequal/intro\\_questions.asp?Section=YPTH](http://www.ginniemae.gov/2_prequal/intro_questions.asp?Section=YPTH)

How much house can I afford?

<http://realestate.yahoo.com/calculators/afford.html>

How much house can you buy?

<http://www.bankrate.com/brm/green/mtg/basics1-2a.asp?caret=3>

HUD Approved Housing Counseling Agencies in CA:

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

Keeping Your Home – Tips for Successful Homeownership:

[http://www.housing-information.org/articles/keeping\\_your\\_home](http://www.housing-information.org/articles/keeping_your_home)

Saving Your Home From Foreclosure by Consumer Action (in several languages):

[http://www.housing-information.org/articles/saving\\_your\\_home\\_from\\_foreclosure](http://www.housing-information.org/articles/saving_your_home_from_foreclosure)

U.S. Department of Housing and Urban Development (HUD), Avoiding Foreclosure guide: <http://www.hud.gov/foreclosure/index.cfm>

**FREE HELP HOTLINE  
AND HOME CLINIC**

Housing Opportunities Collaborative – *My Housing for All*, San Diego & Imperial Counties: <http://sd.myhousingforall.org/>

Homeownership Preservation Foundation – 1-888-995-HOPE:

<http://www.995hope.org/>

The Law Library has several online databases which may be used at any of our branch locations, ask a Reference Librarian for assistance.

You can also search our online catalog at [www.sdcppl.org](http://www.sdcppl.org) to find related resources at our libraries.