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Reported by Ben Watson

Attorney offers advice to avoid foreclosure

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MEMPHIS, TN (WMC-TV) - As the economic crisis tightens its grip on the nation, people nationwide are experiencing mortgage problems.

According to Sopna Raj, an attorney at Memphis Area Legal Services, Shelby County is no exception.

"Since 2000, I think, there have been 58,000 foreclosures in Shelby County," Raj said.

Raj, who heads up the Fair Housing Division at Memphis Area Legal Services, works with homeowners struggling to avoid foreclosure.

"We have seen a lot of lenders who are just willing to just go ahead foreclose on the home and not really work with the client at all," Raj said.

Memphis Area Legal Services is one of several HUD certified agencies working to help homeowners negotiate with their lenders.

"We negotiate on behalf of the borrowers, and in some instances we go ahead and file lawsuits," she said. "We have had about 23 predatory lending lawsuits filed in federal court."

But Raj says a lawsuit should be your last resort. She says your first step should be to contact your lender and try to work out a plan before you start receiving foreclosure notices.

If you can't pay your full mortgage each month, talk to your lender about your options -- before your only option is foreclosure.

"We're trying to prevent that, but you are going to have more people going into foreclosure, especially with the economy," she said. "You are really going to find that as people lose jobs and lose incomes that's another reason people are defaulting."

If you have question about how to avoid foreclosure, contact Memphis Area Legal Services at 901-255-3444.

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