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The MFHC makes presentations and offers technical assistance on such topics as foreclosures, tax sales, Fair Housing, and mortgage delinquency.

Contact us for legal assistance at (901) 432-4663 or toll free at (800) 361-9001. Office hours are Monday through Friday, 8:30 am until 5:00 pm. Callers can get advice by telephone or make an appointment to talk with a counselor.



**CONTACT US TO  
REPORT UNFAIR  
PRACTICES.**

The City of Memphis is a



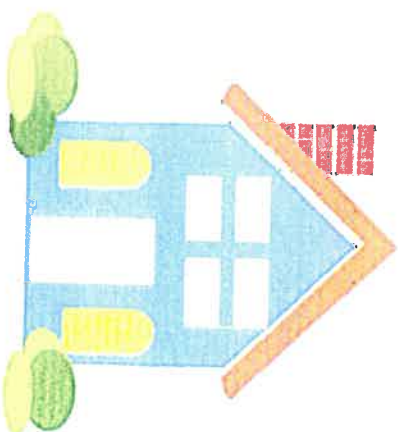
"Partner in this Program"

The Memphis Fair Housing Center is a division of Memphis Area Legal Services, Inc.



**All services are FREE.**

Support is provided, in part, by the U. S. Department of Housing and Urban Development



22 N. Front Street  
Suite 1100  
Memphis, TN 38103

(901) 432-HOME (4663)  
or  
(800) 361-9001 Toll Free

[www.malsi.org](http://www.malsi.org)

**M**emphis Fair Housing Center is a HUD-approved housing counseling agency offering a variety of free legal services.

Each one is specifically tailored to help YOU make more informed decisions about your housing options. Our housing counselors are certified to provide counsel concerning:

- Financial Management;
- Foreclosure Intervention;
- Loan Modifications;
- Escrow Accounts;
- Forced Place Insurance;
- Foreclosure Scams;
- Tax Sales; and
- Other housing related issues.

**A**s a community based law firm and HUD approved counseling agency, the MFHC helps with:

**Mortgage Delinquency & Default/Loss Mitigation** – identifying options to help clients save their homes from foreclosure.

**Fair Lending** – helping clients identify foreclosure scams and predatory lending practices.

**Keep My Tennessee Home – Principal Reduction with Recast Program or Lien Extinguishment**– guiding and assisting homeowners throughout application process.

**Post-Purchase/Non-Delinquent Counseling** – assisting homeowners facing Tax Sales, Homeowners' Association liens, and other issues.

**L**egal Assistance  
As a community based Law Firm, MFHC also provides legal advice and representation to homeowners. We can help if you find yourself in one of the following situations:

- You have been the victim of predatory lending;
- You have been sued by the City or County for delinquent taxes;
- You have been sued by your homeowners association;
- You have been discriminated against based on your race, gender, familial status, or disability.

**S**upport – Memphis Area Legal Services helps homeowners determine if they qualify for government benefits.