

# **Kansas Legal Services**

A non-profit law firm and community education organization helping low and moderate income people in Kansas



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

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## **We help with foreclosures**

***I can't make my mortgage payments. How long will it take before I'll face foreclosure?***

Answer: The legal foreclosure process generally can't start during the first 120 days after you're behind on your mortgage. After that, once your servicer begins the legal process, the amount of time you have until an actual foreclosure sale varies.

If you are having trouble making your mortgage payments, act quickly. Contact your mortgage servicer to find out if there are options for you to avoid foreclosure. Respond to your servicer if they try and contact you.

You should also contact Kansas Legal Services to get free, expert assistance on avoiding foreclosure. Many mortgage servicers offer programs to help people avoid foreclosure. These programs are called "loss mitigation" programs. The loss mitigation process can be difficult. KLS can help.

### **Read more about foreclosure in Kansas**

#### **Foreclosure Prevention**

Kansas Legal Services provides legal services to people facing foreclosure proceedings.

##### *Who Qualifies for Assistance?*

Anyone with an ownership interest in a house where they currently reside or could reside if legal title is resolved.

##### *What Assistance Is Provided?*

We help clients stay in their homes and prevent foreclosure. We also help clients who do not want to keep their homes safely leave.

The types of cases Kansas Legal Services will assist in include

- representation in foreclosure proceedings
- advice on loan modifications
- negotiating short sales and deed-in-lieu transfers.

### **Examples of Foreclosure Prevention Cases**

Example 1: Jane defaulted on her mortgage and is being threatened with foreclosure. Kansas Legal Services helped Jane secure a loan modification that lowered her monthly payment so she can afford to stay in her home.

Example 2: John defaulted on his mortgage and the lender filed a foreclosure action. He cannot afford to keep the home. Kansas Legal Services negotiated with the lender for John to turn over the deed to settle the outstanding amount of his debt.

### **Community Development**

Kansas Legal Services provides legal services focused on restoring neighborhoods and improving the quality of housing.

*Who Qualifies for Assistance?*

Anyone with a legal issue related to housing, home ownership, or neighborhood improvement.

*What Assistance Is Provided?*

We provide legal services focused on restoring neighborhoods and improving the quality of housing in communities.

A variety of issues can prevent people from maintaining and improving their properties. In some cases, a person may be residing in a home but there is a problem with the title. We can assist them with clearing the title to the property so they can continue to maintain the property or get financing to make repairs and improvements.

In other cases, a person owns the property but there are other barriers preventing them from making necessary repairs to the property. For example, an expungable arrest preventing a person from qualifying for credit to make home repairs. We can assist them with an expungement so they will be able to qualify and make the necessary improvements to the home.

### **Examples of Community Development Cases**

Example 1: Jane wanted to apply for an emergency repair loan but didn't know how. Kansas Legal Services advised Jane on her eligibility for the program and helped her to complete the application. Jane was approved and able to make the needed emergency repairs.

Example 2: John lived in his mother's home since her death. He wanted to take out a home equity loan to make repairs, but he didn't have a clear title. Kansas Legal Services represented John in a determination of descent action for him to become the legal owner of the property. Now

he can qualify for a home equity loan to make repairs.

*Apply for assistance from Kansas Legal Services **online** or call our application line **1-800-723-6953** if you are being threatened with foreclosure and need advice or representation.*

**Brochure** below prepared by Kristin Maun, KLS - Pittsburg, about Kansas Legal Services' help with foreclosures.

***Thank you to the Kansas Bar Foundation for their generous support of this program!***

 [KBFBrochure.pdf](#)

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