



Civil Justice Inc.
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Free Legal Services

Buying your first home? Refinancing your mortgage?

➤ Before you sign on the dotted line . . .

○ Get connected with a volunteer attorney who will:

- Explain the fine print before you sign legally binding contracts.
 - Review your purchase contract and mortgage documents with you.
 - Make sure you receive the mortgage you expect and that the settlement costs and fees are fair and reasonable.
 - Confirm that your interest rate and settlement costs do not change at the last minute.
 - Let you know your legal rights if you run into obstacles in your purchase or refinance process.
 - First Time Homebuyers must attend pre-purchase counseling at a state approved nonprofit housing counseling agency. A list of approved agencies is available at: <http://www.mmprogram.org/counseling.aspx>
- This is a statewide program. Maximum purchase or refinance of \$425,000.**
- Request an Application for Free Legal Services by email to mfp@civiljusticenetwork.org or call 410-706-0174 as soon as you begin your home buying or refinance process to allow sufficient time for Civil Justice to place your case with a volunteer attorney.

Civil Justice Inc., a non-profit public interest law firm in Baltimore, established the Maryland Mortgage Fraud Prevention Project (MFP) to provide free legal services to qualified Maryland residents in purchase and mortgage transactions for their primary residences. The Governor's Office of Crime Control and Prevention funded this project under grant number BJRA-2009-1092. All points of view in this document are those of Civil Justice and do not necessarily represent the official position of any State or Federal agency.

Free Legal Services

First Time Homebuyers & Homeowners Refinancing Mortgages

First Time Homebuyer

- Are you someone who has had not owned a principal residence in Maryland during the 3 year period ending on the date of settlement of your new home? **OR** are divorced or separated and only previously owned a principal residence with your former spouse?
- Will you live in the property as your principal residence?
- Have you attended (or plan to attend) one-on-one pre-purchase housing counseling at a state approved nonprofit housing counseling agency?
- Will your purchase price be no greater than \$425,000?

If you answered yes to all of the above questions, contact Civil Justice to get connected to a volunteer attorney who will:

- Review your proposed purchase contract (prior to submitting your offer to the seller) and mortgage documents prior to settlement.
- Review your mortgage documents prior to settlement although your purchase contract has already been signed by you and the seller.
- Prior to settlement, obtain and review the final HUD Settlement Statement with you.
- Attend the settlement or be available by telephone at no fee or on a reduced fee basis, as agreed by you and your attorney in writing.
- After settlement, confirm that the seller's liens are released and that your deed is recorded.

Homeowners Refinancing a Mortgage

- Are you refinancing a mortgage on your principal residence in Maryland?
- Have you submitted a mortgage application and/or received a Good Faith Estimate or other estimate for closing costs?
- Will your new loan be no greater than \$425,000?

If you answered yes to all of the above questions, contact Civil Justice to get connected to a volunteer attorney who will:

- Review your proposed mortgage refinancing documents prior to settlement.
 - Prior to settlement, obtain and review the final HUD Settlement Statement with you.
 - Attend the settlement or be available by telephone at no fee or on a reduced fee basis, as agreed by you and your attorney in writing.
 - After settlement, confirm that your prior mortgage(s) and any other debts identified for pay-off on the Settlement Statement are in fact paid off.
- Request an Application for Free Legal Services by email to mfp@civiljusticenetwork.org or call 410-706-0174 as soon as you begin your home buying or refinance process to allow sufficient time for Civil Justice to place your case with a volunteer attorney.