



# Foreclosure Assistance

Are you having problems with your **MORTGAGE** lender?

Mortgage upside down?

Behind on payments?

In foreclosure?

Problems with condo or association dues?

General questions?

We can help with:

**Loan Modifications**

**Foreclosure Defense**

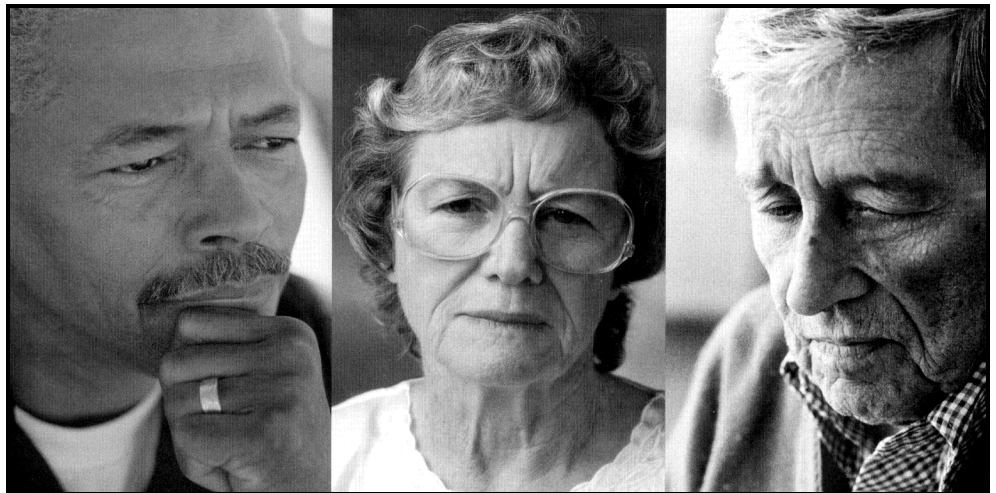
**Understanding the process**

*Our mission is to provide quality legal assistance to the poor, abused, disabled and elderly of North Florida and to empower and educate them through preventive legal education.*

## Three Rivers Legal Services, Inc.

*Providing Quality Legal Assistance To Low to Moderate Income Clients*

If you are upside down on your mortgage, behind on mortgage payments, a defendant in a foreclosure lawsuit, or have general questions related to your mortgage, contact Three Rivers Legal Services, Inc. (TRLS) for help. TRLS will be providing legal assistance to low to moderate income homeowners concerned about their mortgages and/or foreclosure. Assistance can include advice, pro se assistance, negotiation on your behalf with your lender and/or representation in your foreclosure case.



**Call for an appointment to speak with one of our advocates:**

**Gainesville** — 901 NW 8th Avenue, Suite D-5 PH 352-372-0519  
Toll Free 1-800-372-0936  
Serving Alachua, Bradford, Gilchrist, Levy and Union Counties

**Lake City** — 334 NW Lake City Avenue PH 386-752-5960  
Toll Free 1-800-495-0039  
Serving Columbia, Dixie, Hamilton, Lafayette, Madison, Suwannee and Taylor Counties

**Jacksonville** — 1725 Oakhurst Avenue, Suite C PH 904-394-7450  
Toll Free 1-866-256-8091  
Serving Baker, Clay, Duval, Nassau and St. Johns Counties

website — [www.trls.org](http://www.trls.org)