

LEGAL AID BUREAU OF BUFFALO

Established in 1912 and serving more than 20,000 individuals annually, the Legal Aid Bureau of Buffalo is the largest and oldest provider of indigent legal services in Western New York. Our agency provides legal help in both civil and criminal law.

We provide a range of holistic services to help individuals suffering from addiction, individuals with mental illness, victims of human trafficking, domestic violence victims, abused and neglected children, children facing challenges in obtaining equal access to education, tenants, veterans, formerly incarcerated individuals, victims of workplace abuse, immigrants and refugees, persons with disabilities, homeowners facing foreclosures, and other vulnerable Western New Yorkers. Our staff, volunteers, funders, and donors have been making a difference for over 100 years.

OUR MISSION

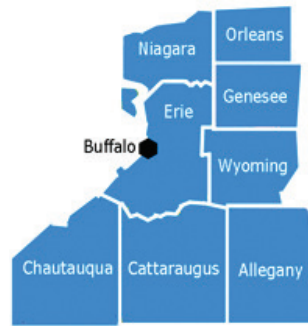
Our mission is to provide access to justice and due process to the most vulnerable individuals, children, and families through quality legal representation and assistance.

HOW TO HELP

Make a secure, tax-deductible online donation at legallaidbuffalo.org/donate.

Our services are made possible by:

- State of New York
- NYS IOLA Fund
- NYS AG Home Owner Protection Plan
- Erie County
- NYS Judiciary Civil Legal Services Fund
- NY Bar Foundation
- The John R. Oishei Foundation
- The Peter and Elizabeth C. Tower Foundation
- City of Buffalo
- Law firms, corporations, foundations, and individual donors



290 Main Street, Suite 400,
Buffalo, NY 14202

Service is available
Monday to Friday
from 8:30 a.m. to 4:30 p.m.

716-853-9555
legallaidbuffalo.org



Equal Access to Justice for
Everyone We Serve

Proud to Serve Western
New York Since 1912



MORTGAGE
FORECLOSURE DEFENSE

Bankruptcy

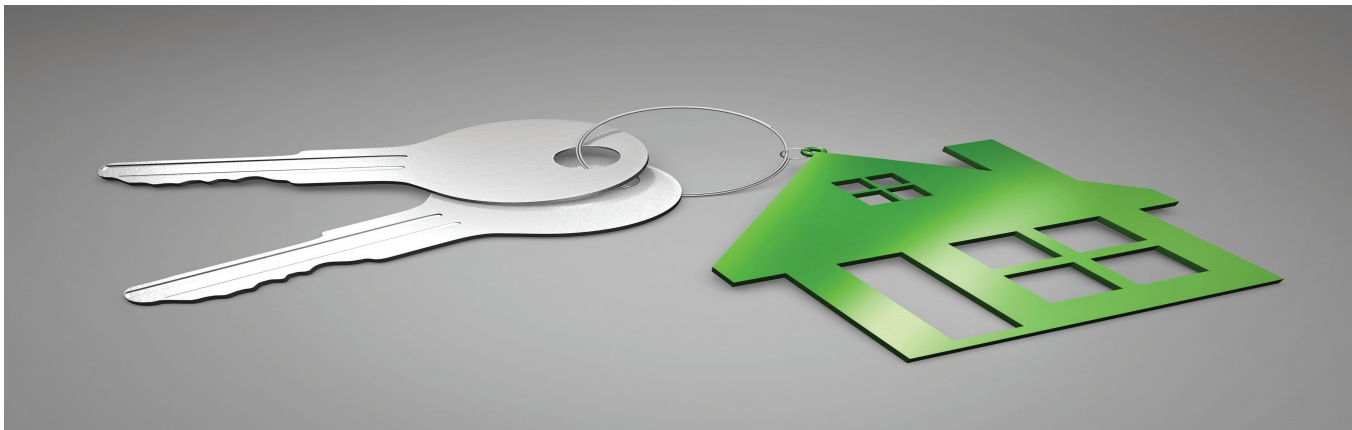
Consumer Claims

Mortgage Foreclosure Defense



We provide legal help to financially eligible,
low-income Western New Yorkers.

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MORTGAGE FORECLOSURE

Western New York has been extremely hard hit by the mortgage foreclosure crisis

Many homeowners are victims of bad loans while others, after falling behind due to temporary pay cuts, were caught up in overwhelming fees and penalties.

In order to ensure that homes are not lost unjustly, New York State instituted mandatory settlement conferences.

Homeowners can now obtain loan modifications under judicial review through a process that requires lenders to negotiate in good faith.

We represent homeowners facing foreclosure to pursue a number of applicable loss mitigation options, including:

- ❑ Loan modifications
- ❑ Forbearance plans
- ❑ Housing Counseling
- ❑ Negotiations
- ❑ Referrals to social services agencies

CONSUMER PROTECTION

If you have experienced a financially catastrophic life event, we might be able to assist you with the following:

- ❑ Chapter 7 bankruptcy
- ❑ Requesting and reviewing credit reports
- ❑ Fair Credit Reporting Act
- ❑ Fair Debt Collection Practices Act
- ❑ Challenging identity theft

FORECLOSURE PREVENTION PROJECT

Legal Aid Bureau of Buffalo works in conjunction with the Western New York Law Center and the Center for Elder Law and Justice in the Foreclosure Prevention Project of Western New York to cover residential foreclosure defense throughout the region.

Financial hardship packages are prepared with the assistance of certified housing counseling agencies.

This group defends mortgage foreclosures throughout Western New York. As part of the project, the Legal Aid Bureau primarily covers cases in Erie and Niagara Counties.



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