



Civil Justice Inc.
520 W. Fayette Street, Suite 410
Baltimore, MD 21201
Phone 410-706-0174
Fax 410-706-3196
www.civiljusticenetwork.org
mfp@civiljusticenetwork.org

Free Legal Services

Buying your first home? Refinancing your mortgage?

➤ ***Before you sign on the bottom line . . .***

○ ***Get connected with a volunteer attorney who will:***

- Explain the fine print before you sign legally binding contracts.
- Review your purchase contract and/or 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. See reverse side for more information.***

- 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. MFP Information as of June 7, 2010.