Foreclosure clinic to offer free help

Homeowners can get counseling, meet with lenders at Aug. 28 session

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The executive director of the Greenville County Human Relations Commission said her office has helped more than 700 families who are wrestling with foreclosure woes in Greenville County.

"We have been extremely busy and anticipate being busier," Sharon Smathers said.

She said her staff has counseled 723 homeowners "in pre-foreclosure and foreclosure this year."

Foreclosure clinics are scheduled from 10 a.m. until 2 p.m. Aug 28 at McAlister Square on Pleasantburg Drive.

Smathers said the foreclosure counseling is free. The HRC is funded by Greenville County.

Alfred Middleton, who handles foreclosure counseling at HRC, said there will be "a number of lenders there."

He said there will be an opportunity for those in or nearing foreclosure to perhaps negotiate or draw up a more workable deal. "These are face-to-face meetings," he said.

"Meet the lenders and find out if you can qualify for an alternative" mortgage, Middleton said.

There will also be lawyers and bilingual assistance on hand, organizers said.

Smathers said she and her staff have invited major housing lenders from Freddie Mac and Fannie Mae and a variety of other housing experts. The session will also include representatives from area banks and the U.S. Department of Housing and Urban Development.

Those attending the session should bring recent correspondence from the lender; two recent pay stubs; two recent bank statements; account balances (for credit cards, insurance, utilities or medical bills); and an estimate of monthly expenditures.

For information online, go to www.greenvillecounty.org