



Help Prevent Foreclosures and Evictions

If you own a home and rent it, it's vital you keep your payments current to the mortgage holder.

*Attorneys at **Memphis Area Legal Services** work closely with trained foreclosure counselors to restructure loans.*

*Act quickly to help prevent foreclosures and evictions through the **Home Preservation Project**.*

Memphis Area Legal Services

Claridge House Building
109 North Main, Suite 200
Memphis, Tennessee 38103

www.malsi.org
(901) 255-3444

Protecting Tenants



Shelby County Sheriff's Office Civil-Levy Bureau

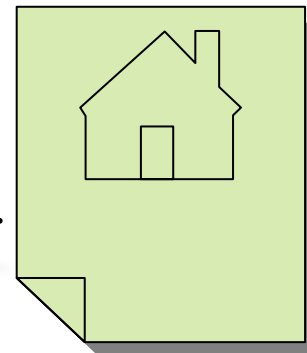
Sheriff Mark H. Luttrell, Jr.

1075 Mullins Station Road
Memphis, Tennessee 38134
www.shelby-sheriff.org
(901) 379-7400

What You Need To Know About Foreclosures and Evictions

**Shelby County Sheriff's Office
Civil-Levy Bureau**

Memphis Area Legal Services



Know Your Options

Today's financial challenges have created a unique problem for people who rent homes.

In some cases, homeowners have not told tenants the property has been foreclosed.

The Shelby County Sheriff's Office and Memphis Area Legal Services have teamed up to help renters who find themselves in this difficult predicament.

President Obama signed the "Helping Families Save Their Homes Act" in May of 2009. Tenants of some foreclosed properties are required to receive a 90-day notice before they can be forced from their homes.



Evictions



How am I notified that I could be evicted?

- You could receive a letter from your landlord or the lender (mortgage company or bank).
- **Open all letters** and call your landlord if you have questions.
- Property foreclosures and evictions are ordered by the court.
- If the property owner faces foreclosure, you may only have a limited number of days before you have to move.
- It's vital you appear in court on the date requested.



Document Delivery

Eviction orders are presented in-person by one of three messengers:

- Commissioned Sheriff's Deputy
- Sheriff's Office Civil Process Server
- "Private Process Server" who **is not** a Sheriff's Office employee

Sheriff's Deputies from the Civil-Levy Squad wear a tan shirt with dark green pants. A "six-point" star badge will be displayed on their shirts or jackets. Deputies will be driving a marked Sheriff's Office squad car with blue lights.

Sheriff's Office "Civil Process Servers" wear white shirts and dark green pants. Their badges are shields and not designed as stars. "Sheriff's Civil Process Servers" drive vehicles with green decals that say:

Shelby County Sheriff

Process Server

It's against the law for any "Private Process Server" to state or imply they are an **OFFICER** with the Shelby County Sheriff's Office. If you have questions, call the Civil-Levy Bureau at **(901) 379-7400 M-F 8:00- 4:30** or **(901) 379-7626**.