



We're Here to Help You Avoid Foreclosure

WHEN
November 5, 2009

LOCATION
Saddleback Church—
Lake Forest
1 Saddleback Way
Lake Forest, CA 92630

SESSION 1
REGISTRATION 9:30AM
WORKSHOP
10 AM—12 PM
*SPANISH AND VIETNAMESE
TRANSLATORS WILL BE
AVAILABLE AT BOTH
SESSIONS*

SESSION 2
REGISTRATION
12:30 PM
WORKSHOP
1 PM—3 PM

For More Information
Email:
misisdoro@fairhousingoc.org
Or CALL
(714) 569-0823x225

**IF YOU NEED
IMMEDIATE
ASSISTANCE CALL:**
Fair Housing Council at
(800) 698-FAIR or
NHS OC at (714)490-1250 or
CCCS-OC at (866)685-2227

When it comes to foreclosure, waiting around before getting help is a bad strategy. This **FREE** Workshop will educate homeowners who are behind on their mortgage payments on what to do to avoid Foreclosure. Lenders and HUD-approved counseling agencies will be on-site to assist with free loan workouts.

Experts from banks, the US Department of Housing and Urban Development and nonprofit housing organizations will participate and provide individual counseling and other assistance for families worried about or experiencing foreclosure.

HUD-Approved Housing Counselors and Legal Aid Agencies will be available to confidentially meet one on one to offer free advice and answer questions. A short presentation on how to negotiate with lenders and/or loan servicers to prevent and avoid foreclosure will also be provided. Bring your loan documents and meet with lenders who will be doing loan workouts on site.

This FREE Foreclosure Prevention Workshop is a community service program of the Orange County Homeownership Preservation Collaborative (OCHOPC), a coalition of nonprofit organizations, lenders, US Department of Housing and Urban Development, Saddleback Church, local cities and housing agencies in Orange County.

Avoid foreclosure scams!

You don't have to pay for this workshop and these services!

- ◆ Free Loss Mitigation Counseling
- ◆ Free Legal Counseling
- ◆ Free Housing Counseling
- ◆ Free Foreclosure Prevention Information

What should you bring to the event?

- √ Your loan documents and recent mortgage statement
- √ Your two most current pay stubs
- √ Your most recent 2 years' W2's
- √ Your most recent 2 years' tax returns
- √ A list of your monthly expenses

