

NEED HELP



with your
**Mortgage
Payments?**



3560 Grand Avenue, Oakland, CA 94610
National Office (510) 268-9792
www.nidonline.org



**NID HOUSING
COUNSELING AGENCY**
A HUD APPROVED ORGANIZATION

Is offering free Housing Counseling Clinics for Homeowners having difficulty maintaining their monthly mortgage payments due to:

- ❖ **Property Value Decline/Can't Refinance** ❖
- ❖ **Situations beyond your control** ❖
- ❖ **Increased Mortgage Payment** ❖
- ❖ **Adjustable Rate Mortgage** ❖
- ❖ **Loss of income/job** ❖
- ❖ **Bankruptcy** ❖
- ❖ **Foreclosure** ❖

Date: Every Wednesday 5:00pm – 7:00pm and
Every 1st and 3rd Saturday, 10:00am – 3:00pm

Starting: February 18, 2009

Where: 3560 Grand Avenue, Oakland, CA 94610

Registration: (510) 268-9792 or Toll Free (877)964-3422
(877)9NIDHCA

Drop-in also accepted
www.nidonline.org