



2012

Knowledge is Power. Get Some.



Foreclosure Prevention Workshops

6:00 - 9:00 pm
Wednesdays

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Oakland

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- January 11, 25
- February 8, 22
- March 14, 28
- April 11, 25
- May 9, 23
- June 13, 27
- July 11, 25
- August 8, 22
- September 12, 26
- October 10, 24
- November 14, 28
- December 5



To register contact:

510-535-6920

HOMEOWNERSHIP@UNITYCOUNCIL.ORG

To Become a Volunteer, contact Tikila at 535-6920.

Take BART!

Parking is also available at East 12th Street between 35th and 37th Avenue.

Fruitvale San Antonio Senior Center
3301 East 12th Street
Suite 201
Oakland, CA 94601
Next to the Fruitvale BART Station

To get started, go to:

www.UnityCouncilHOC.org

Topics covered include:

- The realities of the current real estate and financial markets
- The real way refinancing works and why you may or may not be able to refinance out of your loan
- Current "affordable" refinance loan options
- Working with your lender to modify your loan
- City of Oakland HOTLINE for Oakland RENTERS and HOMEOWNERS 510-BE-ALERT (232-5378)
- Creating a realistic budget—the first step before you call your lender
- Delaying gratification and drastic lifestyle changes—the true price of homeownership
- When you cannot stay in your home—short sales, foreclosure, bankruptcy, & tax consequences
- Starting over—rebuilding your credit & your life

HUD approved Housing Counselors will be available to answer questions and schedule follow up appointments for anyone needing additional assistance or in-depth counseling.

www.UnityCouncilHOC.org

We are a 501(c)3 Non-Profit, HUD-Approved Counseling Agency that provides accurate, common sense, "no holds barred" financial education, counseling and coaching that creates defaults resistant homeowners.





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Miercoles

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Diciembre 5



Para registrarse llame:

510-535-6943

HOMEOWNERSHIP@UNITYCOUNCIL.ORG

Tome BART

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Se Puede Estacionar en la Calle 12
entre las Avenidas 35 y 37

Como Evitar la Ejecucion Hipotecaria

*Fruitvale San Antonio Senior Center
3301 East 12th Street
Suite 201*

Oakland, CA 94601

Al lado de la Estacion de Fruitvale BART

Para empezar, haz click aqui:

www.UnityCouncilHOC.org

- Usted sabrá que acción tomar si su hipoteca cae en morosidad o si se enfrenta con una ejecución hipotecaria
- Tendrá conocimiento de las opciones que están a su disposición
- Como trabajar con su prestamista para modificar su préstamo

Consejeros de Casa del CENTRO DE PROPIETARIOS DEL
UNITY COUNCIL estarán presente para asistirles.

Gratis!

www.UnityCouncilHOC.org

Somos una 501(c)3 Non-Profit Agencia Aprobado por HUD. Proporcionamos educación, consejo y entrenamiento financiera que es preciso y fácil de entender, para que usted puede establecerse a un comprador de vivienda exitoso.

