

DON'T QUIT, KEEP YOUR "AMERICAN DREAM"



HAVING TROUBLES MAKING YOUR MORTGAGE PAYMENT?

Please bring copies of the following documents:

- Recent correspondence from your Mortgage Company and last mortgage statement.
- Recent 2 months pay stubs and 2 months bank statement.
- Recent Income tax Return or W-2 Forms.
- Write on a paper all your household expenses.
- Hardship letter explaining delinquency of mortgage payments or any gap in employment.

Workshop hosted by **DebtHelper.com**

Co-sponsored by **Legal Aid Society of Palm Beach County, Inc.**

Credit Card Management Services, Inc. is an Endorser and Adopter of the National Industry Standards for Homeownership Education and Counseling and is a 501c3 Non-Profit HUD Approved Housing Counseling Agency.

Lenders and loan servicers will be onsite to address specific needs.

For more information call

(561) 472-8000

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Location: **Mary Immaculate Church / Skaff Hall**
500 Spencer Drive
West Palm Beach, FL 33409

Date: **SATURDAY, MARCH 17, 2012**

Time: **9:00 am to 3:00 pm**

Cost: **FREE**

**DEBT
HELPER
.COM**

LOAN MODIFICATION SCAM

If you're worried about keeping your home, **AVOID** anyone that:

1. Asks for **FEE IN ADVANCE**
2. **GUARANTEES** that they'll stop foreclosure or modify your loan.
3. Tells you to **STOP PAYING** your mortgage company and to pay them instead.

