



Orange County Home Ownership Preservation Collaborative

We're Here to Help You Avoid Foreclosure

WHEN
October 29, 2009

LOCATION
Norman P. Murray
Community Center
24932 Veterans Way
Mission Viejo, CA 92692

SESSION 1
ENGLISH
REGISTRATION 9:30 AM
WORKSHOP
10 AM—12 PM

SESSION 2
SPANISH
REGISTRATION
1:30 PM
WORKSHOP
2 PM—4 PM

RSVP Recommended
Send Name, Address, Phone
and Lender Info via email to:
prconcon@aol.com
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 help is a bad strategy. This FREE Workshop will educate homeowners who are behind on their mortgage payments on how 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 in individual counseling and other assistance for families worried about facing foreclosure.

HUD Approved Housing Counselors and Legal Aid Agencies will be able to confidentially meet one on one to offer free advice and assistance. A short presentation on how to negotiate with lenders and 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.

This FREE Foreclosure Prevention Workshop is a community program of the Orange County Homeownership Preservation Collaborative (OCHOPC), a coalition of nonprofit organizations, lenders, US Department of Housing and Urban Development, 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 statements
- ✓ 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

