

Are you in danger of defaulting on your mortgage or losing your home to foreclosure?

YOU MUST TAKE ACTION TO PROTECT YOUR HOME!!!!

**Attend a
Free Foreclosure Prevention Clinic
At Housing Counseling Services (HCS), Inc.**

When: Every Wednesday

Time:

- Last Wednesday of each month at 6:00 P.M
- All other Wednesdays at 12:00 NOON

Where:

**2410 17th St. NW, Suite#100
(HCS is located in Adams Morgan within Adams Alley. Enter Adams Alley by foot between Euclid and Kalorama Streets, NW) Washington, DC 20009**

HCS is a nonprofit 501(c)3 organization that provides comprehensive housing counseling, training and advocacy for low and moderate income tenants, homebuyers, and homeowners. Our goal is to build sustainable communities through informed housing consumers. HCS is funded by the U.S. Department of Housing and Urban Development (HUD), the DC Departments of Housing and Community Development, Health and Human Services, Fannie Mae, City of Alexandria Department of Housing, Metropolitan Washington Council of Governments, Community Development Support Collaborative, and your generous donations.

To help us quickly assess your situation, please bring mortgage and settlement documents, all recent correspondence from your lender, verification of all income, household expenses, debt (credit/loan statements) and savings (bank statements) for all borrowers.

This clinic will assist you to:

- **Identify options** available to homeowners that have defaulted or are in danger of defaulting on a mortgage.
- **Avoid Predatory Lenders and Foreclosure Rescue Scams** that prey on homeowners facing foreclosure.
- **Meet** with a housing counselor to get answers to your questions and to take immediate action!
- **Housing Counseling Services (HCS) is** a U.S. Department of Housing and Urban Development (HUD) approved non-profit organization funded to provide free training and counseling to tenants, homebuyers and homeowners. **Verify at www.hud.gov or by calling 1-888-995-HOPE. Don't be fooled by others!!!!**
- **HCS is not** a lender and will not offer to buy or refinance your home or require you to take any particular course of action.

HCS will provide you with the information you need to make the decisions and take the actions that are right for you!!!!

THERE IS NEVER ANY COST TO YOU!



To reserve your seat or get more information call **202-667-7006**

¿Está usted en peligro de no pagar su hipoteca o de perder su vivienda a la ejecución de una hipoteca?

¡USTED DEBE TOMAR MEDIDAS PARA PROTEGER SU VIVIENDA!

Participe en una Clinica gratis de prevención de ejecución hipotecaria en Housing Counseling Services (HCS), Inc.

Cuando: Todos los Miercoles

Hora:

- El último Miercoles del mes a las 6:00 P.M
- Todos los otros Miercoles a las 12:00 de la tarde

Donde:

**2410 17th St. NW, Suite#100
(HCS está situado dentro del callejon Adams Morgan . Entre las calles Euclid y Kalorama, NW)
Washington DC 20009**

Housing Counseling Services, Inc.. es una agencia sin fines de lucro que ofrece servicios comprensivos de conserjería, entrenamiento, y defensoría para inquilinos, compradores y dueños de bajos y moderados recursos. nuestra meta es crear comunidades saludables a través de consumidores de vivienda informados. HCS recibe fondos de US Department of Housing and Urban Development (HUD), DC Department of Housing and Community Development, Heath and Human Services, Fannie Mae, City of Alexandria Department of Housing, Metropolitan Washington Council of Governments, Community Development Support Collaborative y sus donaciones.

Para ayudarnos rápidamente a determinar su situación, traiga por favor los documentos de la hipoteca y del cierre, toda la correspondencia reciente de su prestamista, verificación de todos los ingresos, los gastos del hogar, deudas (cobros de deudas y prestamos) y los ahorros (estados de cuenta) de todos los prestatarios

Esta clinica le asistirá a:

- **Identificar las opciones** disponibles para los dueños de una casa que han omitido o están en el peligro de la omisión en una hipoteca.
- **Evitar a prestamistas fraudulentos y fraudes de rescate de ejecución hipotecaria** que acosan a los dueños de casa que están enfrentando una ejecución de hipotecaria.
- **¡Reunirse** con una(o) consejera(o) de vivienda para conseguir respuestas a sus preguntas y para tomar medidas inmediatas!
- **Housing Counseling Services (HCS)** es una agencia aprobada por el US Department of Housing and Urban Development (HUD) financiada para proveer entrenamiento y consejería gratis para inquilinos, propietarios y compradores de casa. Verifique en www.hud.gov o llamando 1-888-995-HOPE. ¡No sea engañado por otros!!!!
- HCS no es un prestamista y no ofrecerá comprar o financiar de nuevo su hogar o requerirle tomar ninguna línea de conducta particular.

¡HCS le proveerá la información que usted necesitara para tomar las decisiones y medidas que sean correctas para usted!

¡NO HABRÁ NINGÚN COSTO A USTED!



**Para reservar su cupo o para obtener más
Información llame al 202-667-7006**