



Do you have questions about your home loan?

Are you worried about losing your home?

Are you at risk of foreclosure?

No Homeowner Left Behind—Central Valley (NHLB)

may be able to help you

Foreclosure Prevention and Mortgage Checkup Event

Saturday, July 26, 2008

8:00 am – 3:00 pm

**Apricot Valley School— 1320 Henley Parkway
Patterson, CA**

Come to the **No Homeowner Left Behind—Central Valley** Foreclosure Prevention and Mortgage Checkup Event and receive:

FREE consultations with Industry Professionals (bring your loan documents)

FREE Workshops on (some Spanish translation):

- o **Foreclosure & Lending Scams**
- o **Can I Afford To Keep This House?**
- o **Mortgage Work Out Solutions**
- o **How to Negotiate with Your Lender**
- o **Tax Consequences for Forgiven Loans**
- o **Industry Professional Panel - Answering your general questions**

FREE information on refinancing, loan modification, and repayment plans

INVITED SERVICERS INCLUDE:

- Washington Mutual
- Wells Fargo
- Chase
- Countrywide
- Freddie Mac
- Option One Mortgage
- Fremont Investment and Loan
- Citi Residential Lending

No Homeowner Left Behind—Central Valley is a new grassroots, community-based collaborative response to the growing problem of sustainable homeownership and foreclosure prevention for the Central Valley of California.

In partnership with: Congressman Dennis Cardoza's Office, Federal Reserve Bank of San Francisco, Stanislaus County, HUD Community Housing & Shelter Services, ByDesign Financial Solutions, Cities of Modesto, Patterson, Turlock & United Way.

For more information, please call: 2-1-1