

Real Help... For Distressed Mortgage Holders

A Series of Community Workshops Sponsored by
Volunteer Experts and Experienced Homeowners in
Neighborhoods Who Have Been Through It

September 22, 2012
10am to Noon

Salvation Army
3950 Clayton Road
Concord, CA 94521



Sponsored by:



Despite promises from both industry and government, reliable information and real assistance for distressed mortgage holders is virtually impossible to get. Your neighbors—people with expertise in related subjects and homeowners who have been through the heart-wrenching trauma of trying to find answers—are taking matters into their own hands...

DID YOU KNOW? Keep Your Home California has allocated funding to 25,000 households across the state! One of the four programs provides mortgage payment assistance to homeowners collecting unemployment? There is a program available for mortgage reinstatement? A program to do principal reduction? Transition assistance money for relocation? Help is available for struggling California homeowners!

Join us! For a series of practical, hands-on, no-holds-barred meetings to ask your questions, find real answers, identify reliable resources, and produce a personal plan for recovery. **All at no charge and no obligation.**

You'll get: realistic, accurate information on Loan Modifications; the pros and cons of Short Sales; Legal parameters around foreclosures; How to communicate effectively with Lenders; and most importantly, your chance to share your story and get your specific questions addressed.

THE CONTRA COSTA COMMUNITY HELP TEAM INCLUDES: **BRING ALL YOUR QUESTIONS GET ALL THE ANSWERS!**

- Loan Modification Expert
 - Real Estate Attorney
 - REALTOR*
 - Mortgage Professional
 - HUD Counselor
 - KYHC (Keep Your Home California) Representative
 - Community Homeowners—your own neighbors
- If I lose my home can the lender still come after me?
 - Should I keep making my mortgage payments?
 - Why am I not making any headway with my modification?
 - If I walk away, are there tax consequences?

At the workshop you'll be able to meet individually with these pros at no charge and schedule follow-up meetings for free.

OUR PROMISE: You will leave with far more information than you have and be started on a personal plan to recovery!