

Are you in danger of defaulting on your mortgage, losing your home to foreclosure or to a loan modification scam?

Attend a Free Foreclosure Prevention Clinic in Woodbridge, VA conducted by Housing Counseling Services

To help us quickly assess your situation, bring your mortgage and settlement documents and all recent correspondence from your lender.

When:
December 22, 2011

Time:
4:00pm

Where:
3350 Commission Ct.
Woodbridge, VA 22192

***HCS FOLLOWS DC GOVERNMENT CLOSING
PROCEDURE IE: HOLIDAYS AND WEATHER.***

Housing Counseling Services (HCS) is a HUD approved 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 DC Department of Housing and Community Development, DC Department of Health HIV/AIDS, Hepatitis, STD and TB Administration, Fannie Mae, Freddie Mac Foundation, US Department of Housing and Urban Development, City of Alexandria, DC Office of Latino Affairs, DC Department of Human Services, Community Foundation, DC Housing Finance Agency, DC Children and Youth Investment Trust Corporation, Cafritz Foundation, Capital Area Foreclosure Network, Wells Fargo and your generous donations.

This clinic is provided to help you:

- **Identify financial options and services** 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 individually** with a housing counselor and get answers to your questions.
- **Housing Counseling Services (HCS) is** a U.S. Department of Housing and Urban Development (HUD)-approved housing counseling organization funded to provide free training and counseling to tenants, homebuyers and homeowners.
- **HCS is not** a lender and will not offer to buy or refinance your home or require you to take a particular course of action.

Our goal is to give you the information you need to make the decision that is right for you.



To reserve your seat or get more information call

202-667-7006