



Help for Homeowners Facing the Loss of Their Home! There Are Options to Stop Foreclosure

Call (916) 422-5699 for immediate homeownership counseling.

You should call if you:

- ✓ are delinquent on your mortgage loan.
- ✓ are unable to make upcoming payments.
- ✓ are currently in foreclosure.
- ✓ have questions regarding your mortgage terms.
- ✓ would like homeownership advice/consultation.
- ✓ need assistance working with your loan servicer and/or lender.
- ✓ If you current owe more than your house is worth.

Benefit to Homeowners:

- ✓ Includes confidential counseling session with an assessment of how to get back on track.
- ✓ Access to knowledgeable counselors in the foreclosure and pre-foreclosure process.
- ✓ No charge for counseling services

NID-HCA Mortgage Counselors:

- ✓ will help you identify who your loan servicer and/or lender are and how to contact them.
- ✓ will prepare you for the questions the lender will ask to evaluate your situation for workout options.
- ✓ will help you prepare all information required by your lender.
- ✓ Can work with your lender on your behalf

NID-HCA is a national housing counseling agency charged with educating and assisting homeowners who have difficulty making their monthly mortgage payments keep their homes.

NID-HCA counselors are familiar with the various arrangements lenders will consider to help you avoid foreclosure.

Call (916) 422-5699 today!

The sooner you call, the sooner help is available!

www.nidonline.org