

# DISTRESSED HOMEOWNERS

# HAVING PROBLEMS PAYING YOUR MORTGAGE?



**Date:** Saturday, August 22, 2009

**Time:** 10:00 am to 2:00 pm

**Location:** San Marcos Library  
2 Civic Center Drive  
San Marcos, CA 92069

**Cost:** FREE

**Registration Required:** Please send email with name, address, and telephone number to,

[HOMEClinic@housingcollaborative.org](mailto:HOMEClinic@housingcollaborative.org),

or call (619)283-2200 or 800-HOC-0503 to be scheduled in a session. (There are limited individual sessions with attorneys.)

To find out more about HOC, please visit

[www.housingcollaborative.org](http://www.housingcollaborative.org)

**“Housing For All”**

**THE HOUSING OPPORTUNITIES COLLABORATIVE;  
IN COLLABORATION WITH:  
THE SAN DIEGO COUNTY LIBRARY, AND  
THE LEGAL AID SOCIETY OF SAN DIEGO, PRO  
BONO PROGRAM,  
INVITE YOU TO ATTEND A**

## ***FREE HOME CLINIC***

The HOME Clinic is a community service program of the Housing Opportunities Collaborative (HOC), a coalition of nonprofit organizations and agencies in the San Diego region.

The HOME Clinic will enable you to access existing resources and services pertinent to you as a tenant, on how to become a homeowner, or if you have difficulties in making monthly mortgage payments. This Clinic will pool attorneys, real estate and mortgage industry professionals, housing counseling agencies, fair housing agencies, and other public agencies into one location to give you a one-stop shop of counseling resources. It will connect you to resources, legal assistance, consumer protection assistance, credit counseling, fair housing counseling, and to other agencies that can help you. Local attorneys who have landlord/tenant, real estate, lending and mortgage industry experience, as well as bankruptcy and family law attorneys will give services. You will also consult with staff members of local HUD approved housing counseling and credit counseling agencies. You will get a review of your lease/rental agreement, mortgage/lending/escrow documents and you will be referred to local law enforcement or to local attorneys who may give resolution to your problems. Also, educational sessions on credit management, tenant rights, mortgage loans, bankruptcy and consumer protection will also be provided. Family members are welcome.

HOMEOWNERS: IF YOU NEED IMMEDIATE ASSISTANCE, CALL 888-995-HOPE

