

# BEWARE OF PAYING UPFRONT FOR A LOAN MODIFICATION ... YOU COULD BE GIVING AWAY THE KEYS TO YOUR HOME!



You Could Lose Your Money,  
Or Your Home Or Both.

There is **NEVER** a fee to talk to a HUD-Approved  
Housing Counseling Agency or your Lender

To find the nearest HUD-Approved Housing Counseling Agency,

Search HUD's website:  
**[www.hud.gov](http://www.hud.gov)** or call **1-800-569-4287**

For more information on how to avoid Foreclosure Scams,  
Visit The Federal Trade Commission's website: **[www.ftc.gov](http://www.ftc.gov)**

## ARE YOU HAVING TROUBLE WITH YOUR MORTGAGE?

PLEASE JOIN THE  
**ORANGE COUNTY HOMEOWNERSHIP PRESERVATION COLLABORATIVE (OCHOPC)**  
FOR A **FREE** FORECLOSURE PREVENTION WORKSHOP:

**FRIDAY, JUNE 12, 2009**  
**10:00AM - 3:00 PM**

**IRVINE CIVIC CENTER**

1 CIVIC CENTER PLAZA • IRVINE, CA 92606

**RSVP Recommended: To Register Call 714-569-0823 ext 225**

**COME OUT AND LEARN HOW TO AVOID FORECLOSURE SCAMS!**

- ✓ **FREE** Loss Mitigation Counseling
- ✓ **FREE** Legal Counseling
- ✓ **FREE** HUD-Approved Housing Counseling
- ✓ **FREE** Rental Information

