

Saturday, June 6, 2009

9:00 am to 6:00pm



Westfield Plaza Bonita Mall

3030 Plaza Bonita Road #2075

National City, CA 91950

# Are you having a hard time paying your Mortgage?

## Come to a Foreclosure Prevention Clinic

Are you experiencing difficulties making your monthly mortgage payments? Has your interest rate changed? Has your home value decreased? Do you have questions about foreclosure or bankruptcy? Do you await foreclosure or eviction notices? Do you have questions about how non-payments can affect your credit rating? What is a short sale?

You can answer all these questions by attending this foreclosure prevention clinic. Housing counselors, mortgage counselors and volunteer attorneys can give you valuable information to assist you to make needed decisions.

The housing counselors can discuss loan modifications or other pre-foreclosure options. The mortgage counselors can review your mortgage documents to answer your questions about interest rates, pre-payment penalties, and other mortgage terms.

The volunteer attorneys will answer your questions about the foreclosure and/or bankruptcy process, tax liabilities, debt liability, and other potential judgements. Your immigration & family law questions may also be answered.

**Cost: FREE**

For more info go to our website [www.mabuhayalliance.org](http://www.mabuhayalliance.org)

To find out more about Mabuhay Alliance:

**[www.mabuhayalliance.org](http://www.mabuhayalliance.org)**  
**(858) 586-7382**

**Mabuhay Alliance will be in partnership with several banks, including:  
Bank of America (Countrywide Home Loans), Citi Mortgage, Wells Fargo (Wachovia),  
JP Morgan Chase (EMC), HSBC, Indymac Federal Bank, and US Bank (Downey Savings).**



Mabuhay Alliance  
9630 Black Mountain Road, Suite G  
San Diego, CA 92126

Join us at Philippine Faire 2009 &  
111th Celebration of Philippine Independence