


Pre-Foreclosure?

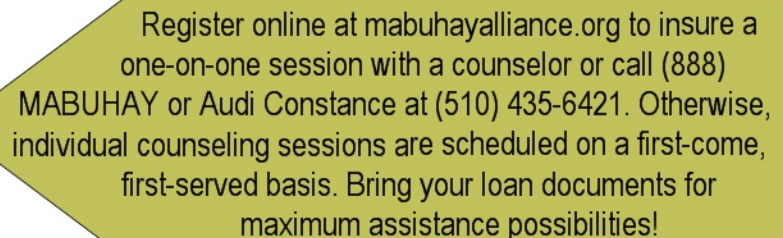


**FREE
HELP
Information
& Counseling
Foreclosure
Prevention
Clinic**

Are you worried about losing your home? Are you having difficulties making your monthly mortgage? Has your home value decreased and your mortgage payments increased? Are you stressed by foreclosure notices? Are you wondering whether to pay someone to help you through this?

You can get answers by attending this foreclosure prevention clinic. Receive free educational and informative counseling provided by HUD certified housing counselors. Get answers, find out what your options are, learn about available government initiatives and programs, the foreclosure process, and more....

**Sunday, July 26, 2009
10:00 am to 4:00pm
Albany Community Center
1249 Marin Ave., Albany, CA**



Register online at mabuhayalliance.org to insure a one-on-one session with a counselor or call (888) MABUHAY or Audi Constance at (510) 435-6421. Otherwise, individual counseling sessions are scheduled on a first-come, first-served basis. Bring your loan documents for maximum assistance possibilities!



Sponsored by:



Bank of America



The City of Albany's Social and Economic Justice Commission, Mabuhay Alliance, the Nat'l. Assoc. of Filipino-American Real Estate Professionals, & NaFFAA (National Alliance of Filipino-American Associations); With contributions from and in collaboration with: Keller Williams Realty (Bay Area), Bank of America (Albany Branch), Albany Bay Dental, Buttercream Restaurant, The Constance Company, Inc., Albany Chamber of Commerce, Solano Avenue Association, etc.

The City of Albany is not responsible for and does not guarantee the accuracy of any information provided. Participants are advised to seek their own legal/financial advice prior to signing any documents that affect their loan or financial obligations.

Mabuhay Alliance is in partnership with several banks including Bank of America (Countrywide Home), Citi Mortgage, Wells Fargo (Wachovia), JP Morgan Chase (Wamu, EMC), HSBC, IndyMac, & US Bank (Downey).