

Saturday, July 25, 2009

9:00 am to 5:00 pm



Albany Senior Center

846 Masonic Ave  
Albany, CA 94706

# Are you having a hard time paying your Mortgage?

## Come to a FREE 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 can give you valuable information to assist you to make needed your 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 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.

### Cost: FREE

Please register to insure a one-on-one meeting with a housing counselor. Register online at our website [www.mabuhayalliance.org](http://www.mabuhayalliance.org)

To find out more about Mabuhay Alliance:

[www.mabuhayalliance.org](http://www.mabuhayalliance.org)  
(888) MABUHAY

Mabuhay Alliance is 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  
9430 Black Mountain Road, Suite G  
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In Collaboration with



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