

FREE HOMEOWNERS COUNSELING

OPTIONS TO SAVE YOUR HOME

THE HOUSING OPPORTUNITIES COLLABORATIVE;
IN COLLABORATION WITH:



AND THE LEGAL AID SOCIETY OF SAN DIEGO,
PRO BONO PROGRAM, INVITE YOU TO ATTEND A
HOME CLINIC

Date: Saturday, March 24, 2012

Time: 10:00 am to 2:00 pm

Location: Spring Valley Library
836 Kempton St.
Spring Valley, CA 91977

Cost: FREE

Walk-in & Family Members Welcome!

Registration Recommended: Please send email with name, address, and telephone number to,
HOMEclinic@housingcollaborative.org,

or call (619)283-2200 or 800-HOC-0503 to be registered.

To find out more about HOC,
please visit

www.housingcollaborative.org

The HOME Clinic is a community service program of the Housing Opportunities Collaborative (HOC), a coalition of nonprofit organizations and housing agencies in the San Diego region, to assist and educate homeowners and homebuyers in their housing needs. HOC is a HUD approved housing counseling agency.

WHY ATTEND THE HOME CLINIC?

- One location to give you a **one-stop** shop of counseling resources;
- **Save \$550** through free one-on-one counseling with a **HUD approved** housing counseling agency;
- **Save \$300** an hour in **attorneys fees** through one-on-one session with pro bono attorneys for the day to learn about your legal options;
- Access to other **compatible resources**;
- **Free loan modification assistance** from a HUD approved housing counseling agency after your case has been reviewed;
- **Referral** to local law enforcement or to local professional associations who may give resolution to your problems;
- **Educational sessions** on credit management, loan modification, bankruptcy and consumer protection will also be provided; and
- Consider all your legal and financial options to make an **educated decision**.

