



**NID HOUSING
COUNSELING AGENCY**
A HUD APPROVED ORGANIZATION
www.nidonline.org



Mortgage problems?

We can Help You!

NID-HCA Foreclosure Prevention Counseling Event
at the NATIONAL ASSOCIATION OF REAL ESTATE BROKERS
ANNUAL CONFERENCE

SATURDAY, July 31, 2010

9:00 am – 2:00 pm

Fort Worth Event Center
2100 Evan Avenue
Fort Worth, Texas 76104

Face to Face Counseling Provided by Certified Not for Profit Housing Counselors.



NID Housing Counseling Agency is offering **FREE** Housing and Legal Counseling for homeowners having difficulty refinancing and/or maintaining their monthly mortgage payments due to:

- **Property value decline/can't refinance**
- **Increased mortgage payment**
- **Loss of income/job**
- **Foreclosure**
- **Situation beyond your control**
- **Adjustable Rate Mortgage**
- **Bankruptcy**

Please bring copies of the following:

- Monthly mortgage statement(s)
- Most recent lender communication received
- Copy of Your Loan Documents – Package of Loan Documents you received when you closed on your loan
- 2 months of current paystubs and documentation of income you receive from any source
- 2 most recent bank statements
- 2 years of tax returns
- Current property tax statement
- Homeowner's insurance policy invoice
- Account balances and monthly payments for credit cards and other debts;
- Estimates of other monthly expenses (utilities, insurance, etc.)

To expedite the process please visit the following web sites to complete the documents and bring to the site:

- 1) www.makingyourhomeaffordable.org – download the application PDF to complete and bring to the site
- 2) www.makinghomeaffordable.gov – Select "Request a Modification" – complete the Request for Modification and Affidavit Form and the IRS Form 4506T-EZ.

To register, call 877-964-3422 (Toll Free)