



Caution!

Foreclosure Scams Ahead

As foreclosure activity increases, so do foreclosure scams.

So-called "foreclosure rescue" companies are preying on the emotions of distressed homeowners by claiming they can save your home--but are really out to make a profit.

If you are at risk or in foreclosure, pay attention to signs like these:

- *Asking for money upfront before providing any service*
- *Asking for signatures on a document that has lines left blank*
- *Promising to stop the foreclosure process, no matter the circumstances*
- *Encouraging you to lease your house and buy it back over time*

Free Help is Available



The Orange County Home Ownership Preservation Collaborative (OCHOPC), an alliance of government agencies, non-profit organizations, and financial institutions, stands ready to assist homeowners facing foreclosure.

These *FREE* workshops will educate homeowners who are behind on their mortgage payments on what to do to avoid foreclosure. Lenders and HUD-approved counseling agencies will be on-site to assist with loan workouts.

Thursday, October 29, 2009

Session I: 9:30 A.M. to Noon

Session II: 1:30 P.M. to 4:00 P.M.

Conducted in English (Session I) and Spanish (Session II)

Norman P. Murray Community Center
24932 Veterans Way
Mission Viejo, CA 92692

Thursday, November 5, 2009

Session I: 9:30 A.M. to Noon

Session II: 12:30 P.M. to 3:00 P.M.

Conducted in English with Spanish and Vietnamese Translation

Saddleback Church
1 Saddleback Way
Lake Forest, CA 92630

RSVP is recommended. For more information contact (714) 569-0823 ext. 225
or visit OCHOPC's Web site: www.housingforall.com.

If you need immediate assistance, please contact any of the following organizations:

- Fair Housing Council (800) 698-FAIR
- Neighborhood Housing Services of Orange County (714)490-1250
- Consumer Credit Counseling Services of Orange County (866) 685-2227



A Step Ahead



**REALTORS® Do More Than Sell Homes...
They Protect Consumers**

The Orange County Association of REALTORS® and the CALIFORNIA ASSOCIATION OF REALTORS® are proud to be a part of OCHOPC's core mission to promote and to preserve the dream of home ownership through outreach, education, counseling, and financing.

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