



*Please contact us for Workshop Location!!!*

**2008 Workshops**

6:00 - 9:00 pm

Wednesdays

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Oakland

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April 9, 16, 23

May 7, 14, 21

June 4, 11, 18

July 2, 9, 23

August 6, 13, 27

September 3, 10, 17

October 1, 8, 15

November 5, 12, 19

December 3

To register contact:

**510-535-6943**

HOMEOWNERSHIP@UNITYCOUNCIL.ORG

To Host a Workshop in your neighborhood contact Maria Hernandez at 535-6920.

Please contact us or check our website at [www.unitycouncil.org](http://www.unitycouncil.org) for more details.

Knowledge is Power. Get Some.



# Foreclosure Prevention Workshops

WEDNESDAY APRIL 16th

District 6

Frick Middle School (Library)

2845 64th Avenue

*Opening Remarks by Councilperson Desley Brooks*

Topics covered include:

- The realities of the current real estate and financial markets
- The real way refinancing works and why you may or may not be able to refinance out of your loan
- Current "affordable" refinance loan options
- Working with your lender to modify your loan
- The HOPE Hotline 1-888-995-HOPE (4673), a free national housing counseling hotline for foreclosure prevention
- City of Oakland HOTLINE for Oakland RENTERS and HOMEOWNERS 510-BE-ALERT (232-5378)
- Creating a realistic budget—the first step before you call your lender
- Delaying gratification and drastic lifestyle changes—the true price of homeownership
- When you cannot stay in your home—short sales, foreclosure, bankruptcy, & tax consequences
- Starting over—rebuilding your credit & your life

HUD approved Housing Counselors will be available to answer questions and schedule follow up appointments for anyone needing additional assistance or in-depth counseling.

We are a 501(c)3 Non-Profit, HUD-Approved Counseling Agency that provides accurate, common sense, "no holds barred" financial education, counseling and coaching that creates defaults resistant homeowners.

