

**Saturday, March 7, 2009**

10:00 am to 4:00pm

**Faith In Christ Church**255 B West Torrance Blvd  
Carson, CA 90745**Saturday, April 4, 2009**

1:00 pm to 6:00pm

**JIL Los Angeles**975 W 1st St  
Azusa, CA 91702**Saturday, April 18, 2009**

10:00 am to 4:00pm

**Praise Christian Fellowship**2235 Beverly Blvd  
Los Angeles, CA 90057

# Are you having a hard time paying your Mortgage?

## Come to a 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 and volunteer attorneys can give you valuable information to assist you to make needed 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 volunteer attorneys will answer your questions about the foreclosure and/or bankruptcy process, tax liabilities, debt liability, and other potential judgements.

**Cost: FREE with pre-registration**

Seating is very limited! Please register online.

Please go to the website [www.mabuhayalliance.org/foreclosure](http://www.mabuhayalliance.org/foreclosure) to register

To find out more about Mabuhay Alliance:

**[www.mabuhayalliance.org](http://www.mabuhayalliance.org)****(858) 586-7382**

**Loss mitigation Representatives from several banks will be present including:  
Countrywide Home Loans, Bank of America, Citi Mortgage, Wells Fargo, JP Morgan Chase  
WaMu, HSBC, Indymac Federal Bank, Downey Savings, EMC Mortgage.**



Mabuhay Alliance  
9630 Black Mountain Road, Suite G  
San Diego, CA 92126