



Foreclosure Prevention Workshops

Workshops are held at the
Fruitvale San Antonio Senior Center
3301 East 12th Street
Suite 201
Oakland, CA 94601
Next to the Fruitvale BART Station

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.

2009 Workshops
6:00 - 9:00 pm
Wednesdays

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Oakland

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January 14, 21, 28
February 4, 11, 18
March 4, 11, 18
April 1, 8, 15
May 13, 20
June 3, 10, 17
July 8, 22
August 12, 26
September 9, 23
October 14, 28
November 11, 18
December 2

To register contact:

510-535-6943

HOMEOWNERSHIP@UNITYCOUNCIL.ORG

To Become a Volunteer, contact Tikila at
535-6920.

Take BART!

Parking is also available at East 12th Street
between 35th and 37th Avenue.



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.