

MAKE A SMART MOVE



LEARN WHAT YOU NEED TO KNOW FROM THE BEGINNING SAVE MONEY IN THE END

Are you buying a home? Do you know the necessary steps to finance and purchase a property?

By learning all the ins and outs, you save money in the long run.

Throughout the year, on two consecutive nights, Catholic Social Services sponsors Homebuyer Education Workshops that walk you through each step.

The sessions run from 5:00-9:00pm each night at 1600 Bay Street in Fall River.

Homeownership specialists from the community lead discussions that help you make the right moves during what can be a complicated process.

LEARN ABOUT:

- ▶ Budgeting and Credit
- ▶ Shopping for a Home
- ▶ Multi-family Ownership
- ▶ Home Inspection
- ▶ Obtaining a Mortgage
- ▶ Appraisals / Insurance
- ▶ Legal Issues
- ▶ Mass Housing Programs

Upon completing the two nights, you receive a certificate that may qualify you for various loan programs that the state or a local municipality may offer. A nominal fee helps support the program.

The experience of buying a home should be filled with happy memories. To get it right, call Catholic Social Services today.

YOU DON'T HAVE TO GO IT ALONE.

You qualified for homeownership and then a life-changing event happened. Now you fear losing your home that holds so many memories of better times.

Help is available at no cost to you. We offer foreclosure prevention counseling from experienced, trained professional counselors. You don't need to pay a private company for these services.

- ▶ Are you having difficulties making your mortgage payment on time?
- ▶ Have you suffered a reduction in income?
- ▶ Have you made a late mortgage payment within the past six months?
- ▶ Do you need help in filling out and submitting your Making Home Affordable Loan Modification Application?

If you answered yes to any of these questions, come talk to us. Our housing counselors will guide you on your best course of action and advocate on your behalf with your mortgage provider.

Catholic Social Services

Maria Paiva

508.997.7337 or

508.674.4681

COUNSELING IS CONFIDENTIAL AND FREE OF CHARGE.

If you have missed even one mortgage payment, don't wait any longer. All too often, people wait until it is too late.

When you can no longer meet your obligations, call one of our locations in Fall River, New Bedford or Cape Cod and speak to one of our HUD-approved housing counselors. We will set up an appointment for a one-on-one meeting to answer any questions you may have and review any documents you may have brought with you. By evaluating your current situation, we will be able to begin the process of solving your mortgage problems, where possible.

Our goal is always to keep your home safe from foreclosure and keep you living the American dream.



Come see us today.