

# Worried About Making House Payments?

Are you a Central Oregon homeowner struggling to make ends meet?

## COME TO A FREE WORKSHOP:

- What to do if you fall behind on housing payments
  - What your options are
  - How to work with your bank
    - Loan modification
    - Refinancing
- Foreclosure & foreclosure regulations

### WORKSHOP DATES:

Mon., Aug. 23

Mon., Sept 13

Mon., Oct 4

Mon., Oct 25

Mon., Nov 15

Mon., Dec 13

### TIME:

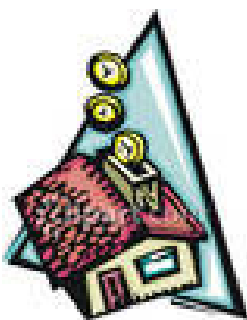
5:30 p.m. — 7:30 p.m.

### LOCATION:

NeighborImpact  
2303 S.W. First Street  
Redmond, OR

*The Sept. 13, Oct. 14, Dec. 13  
classes will be in Bend at  
20310 Empire, Ste. A110*

Please reserve a seat by  
calling 541/318-7506 x109



NeighborImpact's Housing Center is the only HUD-certified counseling agency in Central Oregon. **NeighborImpact does not charge a fee for its counseling services.** Other services the Housing Center provides include:

- ◆ Homebuyer education
- ◆ Downpayment assistance
- ◆ Credit counseling
- ◆ Personal savings programs
- ◆ Reverse mortgage counseling

For more information about NeighborImpact's programs call 541/318-7506 x 108



NeighborImpact

Critical Needs. Diverse Services. Empowering Change.

