

# FREE HOME CLINIC FOR ACTIVE DUTY, RESERVISTS & RETIREES

## FLEET & FAMILY SUPPORT CENTER in partnership with



**Date:** Saturday, September 10, 2011

**Time:** 10:00 am to 2:00 pm

**Location:** Spring Valley Library  
(Rec Center behind Library)  
836 Kempton St.  
Spring Valley, CA 91977

**Cost:** FREE

**Walk-in & Family Members Welcome!**

**Registration Recommended!**  
Send contact info with name,  
address, and telephone number  
to:

[HOMEclinic@housingcollaborative.org](mailto:HOMEclinic@housingcollaborative.org)

(or)

call 619-283-2200

800-HOC-0503

**To Register!**

To find out more about HOC,  
please visit

[www.housingcollaborative.org](http://www.housingcollaborative.org)

**"Housing For All"**

### FORECLOSURE PREVENTION FIRST TIME HOMEBUYERS DISTRESSED HOMEOWNER EDUCATION & ASSISTANCE

The HOME Clinic is a community service program of the Housing Opportunities Collaborative (HOC), a coalition of nonprofit organizations and housing agencies in the San Diego region, to assist and educate homeowners and homebuyers in their housing needs. HOC is a HUD approved housing counseling agency.

#### WHY ATTEND THE HOME CLINIC?

- One location to give you a **one-stop** shop of counseling resources;
- **Save \$550** through free one-on-one counseling with a **HUD approved** housing counseling agency;
- **Save \$300** an hour in **attorneys fees** through one-on-one session with pro bono attorneys for the day to learn about your legal options;
- Access to other **compatible resources**;
- **Free loan modification assistance** from a HUD approved housing counseling agency after your case has been reviewed;
- **Referral** to local law enforcement or to local professional associations who may give resolution to your problems;
- **Educational sessions** on credit management, loan modification, bankruptcy and consumer protection will also be provided; and
- Consider all your legal and financial options to make an educated decision.

**\*PRO-BONO LEGAL EDUCATION & RESOURCES PROVIDED IN PARTNERSHIP WITH  
THE LEGAL AID SOCIETY OF SAN DIEGO PRO BONO PROGRAM**

