

We HELP Families with homeownership!



HOMEBUYERS

NID Housing Counseling Agency hosts homebuyer workshops for first-time homebuyers. A first-time homebuyer is defined as a person who has not owned a home in the last three years.

The workshops are free and open to anyone interested in understanding the homebuying process. The workshops cover topics such as budgeting, credit reports, predatory lending, mortgage products, real estate contracts, lender and realtor selection, mortgage qualifications, purchasing offers, inspections and appraisals, and the closing process.

Upon completion of the class, participants receive a certificate that can be used to meet the homebuyer education requirements for mortgage loans and for many other first-time homebuyer programs.



CALL US, WE HELP DISCOVER SOLUTIONS!

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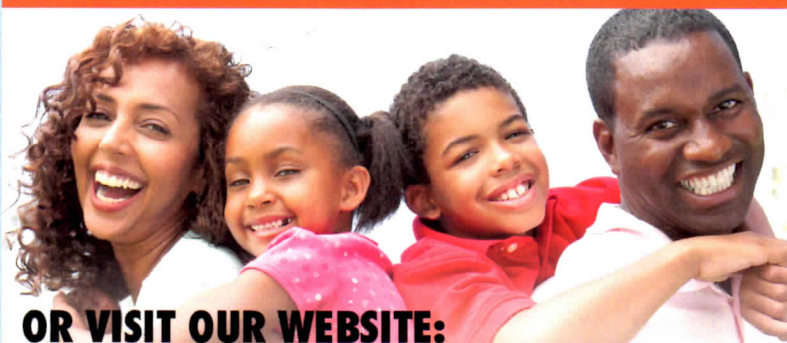
NID is offering FREE confidential counseling for homeowners and homebuyers.

HOMEOWNERS

NID Housing Counseling Agency educates and assists homeowners who may be having trouble meeting their monthly mortgage payments and other housing-related obligations.

NID can help you overcome difficulty with refinancing and/or maintaining monthly mortgage payments due to:

- Property Value Decline
- Can't Refinance
- Increased Mortgage Payment
- Loss of income/job
- Situation beyond your control
- Threat of Foreclosure
- Adjustable Rate Mortgage
- Avoid Bankruptcy
- Property Tax Lien



OR VISIT OUR WEBSITE:

www.MakingYourHomeAffordable.org



NID HOUSING COUNSELING AGENCY
A HUD APPROVED ORGANIZATION