

## Q&A

### What options do I have?

There are several options available to avoid foreclosure. *Loan Modification, Forbearance Agreement, Deed in Lieu and a Short Sale* are some of the options used to save your home. Call us so we can explain each of these to you and determine which apply to your particular situation.

### What can loss mitigation do for me?

The purpose of loss mitigation is to work out an agreement between the homeowner and the lender, which will stop foreclosure proceedings.

### Several companies have contacted me, who can I trust?

Many predatory companies have sprung up overnight, and are taking advantage of homeowner's misfortune. Beware of unscrupulous companies that collect a consultation fee then do nothing for you. When seeking help look for a **HUD Approved Housing Counseling Agency**

### How much will it cost?

The Fair Housing Council of Riverside County is Non Profit HUD Approved housing counseling agency. We provide loss mitigation counseling at no charge.



The Fair Housing  
Council of Riverside  
County, Inc.

### Our Mission:

To provide comprehensive services which affirmatively address and promote fair housing (anti-discrimination) rights and further other housing opportunities for all persons without regard to race, color, national origin, religion, sex, familial status, (presence of children), disability, ancestry, marital status, or other arbitrary factors.



3933 Mission Inn Avenue  
Riverside, CA 92501  
[www.fairhousing.net](http://www.fairhousing.net)



The Fair  
Housing  
Council of  
Riverside  
County, Inc.



Pre Purchase  
&  
Foreclosure Counseling

HUD Approved Housing  
Counseling Agency



## Pre - Purchase

### First Time Homebuyer's Seminars

Thinking about buying a home but don't know where to start?

Attend the first time homebuyer seminar. It is a great way to educate yourself about the home buying process giving you greater confidence as you move forward toward your goals of home ownership.

The first time homebuyer seminar will cover a variety of topics including:

- Budgeting
- The home buying process
- Financing options
- Credit analysis
- What to look for in a Realtor
- Title and Escrow
- Down Payment Assistance Programs



## Loss Mitigation Counseling

### Foreclosure Counseling

The thought of losing your home in a foreclosure is frightening. Your mortgage payment is usually your single largest financial obligation. If you find that you are unable to make your mortgage payment, The Fair Housing Council of Riverside County, Inc. and its certified housing counselors can help.

Confidential one-on-one counseling is available to help you review your current financial situation and develop a workable plan to meet your financial needs. The counseling session is designed to help you determine the cause of the delinquency, develop a monthly spending plan and discuss possible options to enable you to meet your mortgage obligations. The services of this program are free and will empower each homeowner to take the appropriate actions necessary to avoid delinquency, default and/or foreclosure. Our counselor's will offer assistance in dealing with your lender, provide information on avoiding



seams that may cause you to lose your home, and explain how to recognize predatory lending. You will also learn about the foreclosure time line and the appropriate steps to take to avoid foreclosure. Our counselor's will review all the options available for you to bring your mortgage current.

**For more information regarding our loss mitigation counseling services please call one of our offices.**

3933 Mission Inn Ave., Riverside, CA 92501  
951-682-6581 800-655-1812  
655 No. Palm Canyon, Palm Springs, CA 92262  
760-864-1541 800-655-1541  
23890 Alessandro Blvd. Ste A1,  
Moreno Valley, CA 92553  
951-653-8314

Murrieta Public Library  
Eight Town Square, Murrieta, CA 92562