

**Did you know you should NEVER have to pay a fee for foreclosure prevention services?**

If you are faced with the possibility of foreclosure, the last thing you need is to wonder about whether the help you are getting is legitimate. That's why it's so important that you work with a HUD-certified housing counseling agency like Hudson Valley Foreclosure Prevention Services. Only HUD-certified agencies have counselors who are fully trained in providing you the services you need, free of charge.

**Did you know that, in most cases, your lender WANTS to help you stay in your home?**

The best thing you can do if you are falling behind on your mortgage payments is talk to your lender or a HUD-certified housing counselor. "Rescuers" that encourage you not to talk to your lender or a counselor, to sign over your deed, or to live in your home as a renter, are most likely not acting in your best interest, and can actually make the situation worse.

**Did you know you should never provide financial information regarding yourself or your home to someone who contacts you WITHOUT your permission?**

Our counselors are regulated by state and federal agencies and must adhere to standards of conduct and business practice. Our services are fully confidential, and any information about you and your home is provided to us ONLY with your full consent.

**Did you know that it IS possible to understand and feel comfortable with your loan?**

If you feel overwhelmed by the amount of information and paperwork that exists regarding your home loan, you are not alone. Many people feel this way, but that doesn't mean you have to leave the fate of your family's home in someone else's hands. Our counselors will make sure you fully understand your current situation and future options BEFORE you make any decisions.

**Make a note to call today.**



**Hudson Valley  
Foreclosure Prevention  
Services**

A program of Hudson River Housing, Inc.,  
Rural Ulster Preservation Company, and  
Legal Services of the Hudson Valley.

**HVFPS**  
**Hudson Valley  
Foreclosure Prevention  
Services**

**At risk of losing your home?  
Worried you may be in the future?  
Trying to figure out what help is  
available?**

**Contact us to evaluate your situa-  
tion and find solutions that work.**

- ⇒ **Free**
- ⇒ **Confidential**
- ⇒ **HUD-certified**
- ⇒ **Not-for-profit**

**1-888-377-7713**

## Who we are:

Hudson Valley Foreclosure Prevention Services (HVFPS) is a collaboration between Hudson River Housing, Rural Ulster Preservation Company, and Legal Services of the Hudson Valley, all not-for-profit organizations that have been established for over 25 years.

## What we do for you:

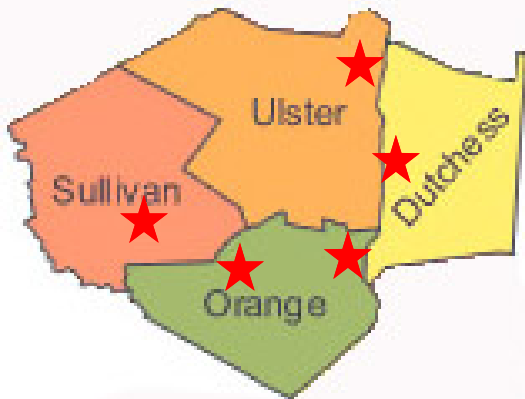
HVFPS counselors meet one-on-one with homeowners who are facing the possibility of foreclosure, or who think they may in the future. Counselors evaluate each homeowner's situation individually in order to identify the best possible solution.

We can assist you:

- Realign your budget
- Negotiate with your mortgage servicer
- Obtain legal counsel
- Learn about being a homeowner

## Where we work:

Our services are available to homeowners in Dutchess, Orange, Ulster and Sullivan Counties. We have offices in Poughkeepsie, Newburgh, Middletown, Kingston and Monticello.



## When we can help you:

Our counselors are trained in all aspects of the foreclosure process. Wherever you believe you are in this process, we urge you to contact us. We will review your case and advise you as to the best course of action depending on what stage of the foreclosure process you are in.



## Why we help:

As not-for-profit, mission-driven organizations, we exist to serve the community. When the current economic crisis became apparent, we felt it was our obligation to provide services to struggling homeowners through the formation of HVFPS.

## How we are paid:

HVFPS counselors and attorneys will never charge you a fee for our services. We are recipients of federal, state and local funding that has been made available by the government to assist in stemming the housing crisis.

**Hudson Valley Foreclosure Prevention Services is proudly supported by:**

- ◆ New York State Division of Housing and Community Renewal
- ◆ New York State Banking Department
- ◆ Dyson Foundation
- ◆ NeighborWorks® America



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