

# Are you in danger of defaulting on your mortgage, losing your home to foreclosure or to a loan modification scam?

## Meet staff from Housing Counseling Services, Inc. at a **Free Foreclosure Prevention Clinic** In Fairfax County, VA

**When:**

**Wednesday,**  
**October 24th @ 6:30 P.M.**

**Where:**

**Fairfax County  
Department of Housing  
and Community  
Development**

**3700 Pender Drive  
Fairfax, VA 22030**

***HCS FOLLOWS THE LOCAL GOVERNMENT  
CLOSING PROCEDURE IE: HOLIDAYS AND  
WEATHER.***

Housing Counseling Services (HCS) is a HUD approved nonprofit 501(c)3 organization that provides comprehensive housing counseling, training and advocacy for low- and moderate-income tenants, homebuyers and homeowners. Our goal is to build sustainable communities through informed housing consumers. HCS is funded by the DC Department of Housing and Community Development, DC Department of Health HIV/AIDS, Hepatitis, STD and TB Administration, Fannie Mae, Freddie Mac Foundation, US Department of Housing and Urban Development, DC Department of Human Services, Community Foundation, DC Housing Finance Agency, DC Children and Youth Investment Trust Corporation, The Morris and Gwendolyn Cafritz Foundation, Capital Area Foreclosure Network, Wells Fargo Foundation on behalf of Wells Fargo Home Mortgage, DC Office of Latino Affairs and your generous donations

**To help us quickly assess your situation, bring your mortgage and settlement documents and all recent correspondence from your lender.**

This clinic is provided to help you:

- Identify financial options and services available to homeowners that have defaulted or are in danger of defaulting on a mortgage.
- Avoid Predatory Lenders and Foreclosure Rescue Scams that prey on homeowners facing foreclosure.
- Meet individually with a housing counselor and get answers to your questions.
- Housing Counseling Services, Inc. (HCS) is a U.S. Department of Housing and Urban Development (HUD)-approved nonprofit housing counseling organization funded to provide free training and counseling to tenants, homebuyers and homeowners.

**To reserve your seat or to get more information contact HCS at 202-667-7006 or [info@housingetc.org](mailto:info@housingetc.org)**

- **HCS is not** a lender and will not offer to buy or refinance your home or require you to take a particular course of action. 

**Our goal is to give you the information you need to make the decision that is right for you.**