



NID Housing Counseling Agency The City of Oakland and Assembly Member Rob Bonta

Invite you to the

2013 Oakland Housing Fair

Date: Saturday, September 14th, 2013, Time: 9:00am - 4:00pm

Where: Geoffrey's Inner Circle, 410 14th Street, Oakland, CA

For Registration & Information visit: www.nidonline.org or call (510) 268-9792 x457

For Homeowners facing problems with their Mortgages:

Major lenders & HUD-Counselors will meet face-to-face to discuss your options and alternatives.

Please bring copies of:

- * Two current pay stubs
- * Two current bank statements
- * Two years full tax returns with schedules
- * Mortgage statements
- * Property tax & home insurance
- * A hardship letter
- * Current utility bills

First Time Home Buyer Certification Program (HUD Certified)

- * Learn how you may qualify for a home mortgage loan
 - * Ask questions to the professionals in the home buying process
 - * Qualify for your certification to have access to First Time Home Buyer down payment assistance programs
- (Bring copies of most recent pay stubs or your profit & loss statements)

Morning Session 9:00-12:00
Afternoon Session 1:00-4:00

FREE Housing Workshops/Resources

Foreclosure Prevention 101

- One on one consultation with Housing Counselors for program "Keep Your Home California."
- One on one consultations with Bank of America, Chase, Wells Fargo Home mortgage, Ocwen and Fannie Mae & Citi mortgage.
- Your options as a homeowner.

Legal Resources & Options

- Free advice and information from local non profit lawyers.
- Your legal rights & options in foreclosure and tenant situations.
- Learn how to qualify for a home mortgage loan



Bank of America