

Free Default Counseling



A-1 Community Housing Services
A HUD APPROVED HOUSING COUNSELING AGENCY

Are you struggling with your mortgage payment?

Have you fallen behind on your mortgage payments due to the COVID-19 Pandemic?

Are you receiving notices from your lender and not understanding?

Need help with packaging and submitting your documents to your lender?



WE CAN HELP FREE OF CHARGE

**A-1 Community Housing Services is a Non-Profit
HUD Approved Housing Counseling Agency**

**Please call (510)674-9227
or www.a1chs.org/FPP**



Please be sure to complete your intake by visiting www.a1chs.org/FPP

Bring copies of the following supporting documents to your appointment:

- 30 day income documentation (pay stubs, SS Award Letters..etc.)
- 2-month bank statements
- 2 years Tax Returns
- Copy of your most recent mortgage statement
- Any correspondence from your servicer
- Copy of the most recent utility bills (e.g. water, garbage, electric..etc)
- Hardship letter signed and dated

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