



# We Can HELP YOU!

NID Housing Counseling Agency is offering FREE Housing and Legal Counseling for Homeowners having difficulty refinancing and/or maintaining their monthly mortgage payments due to:

- Property Value Decline/ Can't Refinance
- Increased Mortgage Payment
- Loss of income/job
- Foreclosure
- Situation beyond your control
- Adjustable Rate Mortgage
- Bankruptcy

**CALL US, WE HELP DISCOVER SOLUTIONS!**

**NID**  
NID HOUSING  
COUNSELING AGENCY  
A HUD APPROVED ORGANIZATION  
[www.nidonline.org](http://www.nidonline.org)

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*Promoting  
Community Development*  
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