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HOMEOWNERSHIP & FORECLOSURE COUNSELING

- **Pre-purchase counseling for first-time homebuyers**
- **General credit and debt counseling**
- **Home improvement counseling**
- **Crisis/foreclosure prevention counseling**
- **Predatory lending counseling for victims of fraud**

**Call NJCA at 1-800-NJ OWNER (1-800-656-9637)
or visit us online at www.njcitizenaction.org**

NJCA'S HOMEOWNERSHIP COUNSELING PROGRAM

NJCA Counselors will meet with you to discuss:

- ➡ How to repair your credit
- ➡ How to make a decision to purchase a home
- ➡ How to set up a personal budget for you & your family
- ➡ How much you can afford to pay for your house
- ➡ How to find the right mortgage at a discounted interest rate
- ➡ How to manage issue that may arise during home ownership

New Jersey Citizen Action provides:

Free one-on-one personal counseling

Extensive counseling to get you ready for the mortgage process

Information on and access to affordable mortgage products and downpayment assistance

Assistance in making mortgage applications

An advocate to assist you through the homebuying process

Counseling Center locations:

Cherry Hill
Highland Park
Rahway
Newark
Passaic
Jersey City

What do I bring to my appointment?

- **Income documentation:** last three pay stubs
- **Monthly expenses:** all credit cards, personal loans, car loans, etc. all payments which you make each month.
- **Last three bank statements** for all savings or checking accounts
- **Last two-year's tax returns** - W2's and 1040's
- **Social security numbers for all applicants**
- **Credit report fee for all applicants** (if applicable)

New Jersey Citizen Action (NJCA) is a statewide nonprofit organization that educates and mobilizes individuals and families around social, racial and economic justice issues, using a combination of issue advocacy, organizing and free financial services.

New Jersey Citizen Action Education Fund (NJCAEF) is a statewide 501(c)(3) nonprofit organization founded in 1983. NJCAEF promotes the empowerment of low- and moderate-income individuals and families through research, education, and training around public policy issues. We also provide free financial empowerment programs *and services*.

Each year, Citizen Action serves over 13,000 individuals and families across the state, providing free HUD-certified homeownership counseling, tax preparation, financial education, financial coaching, fair housing education, outreach & testing, and one-on-one healthcare enrollment assistance.