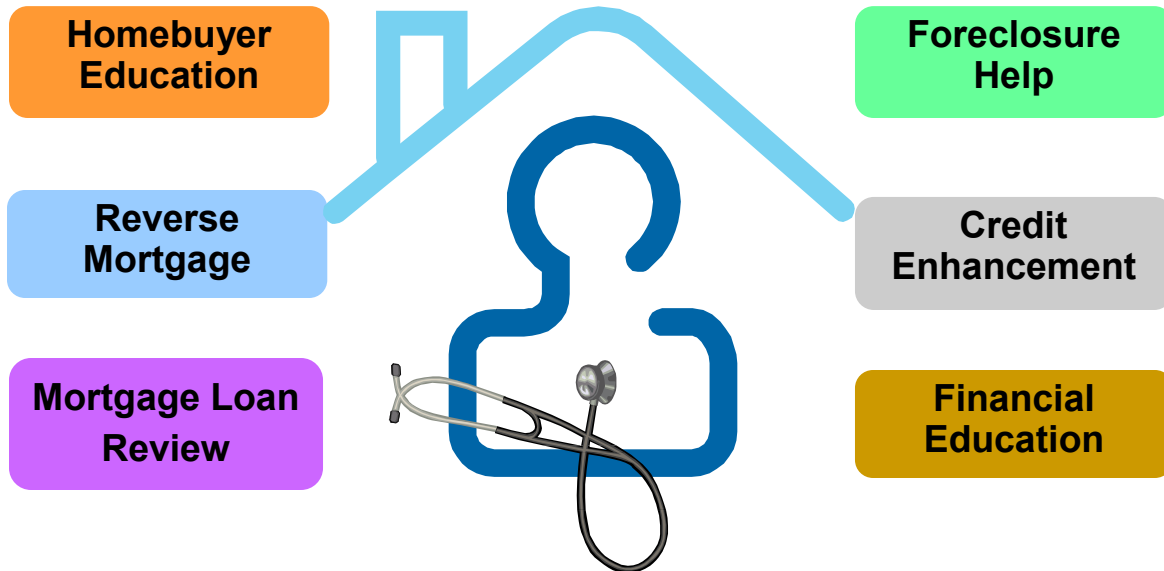




**Houston Area
Urban League**

*Empowering Communities.
Changing Lives.*

DO YOU NEED A MORTGAGE LOAN CHECKUP?



The Houston Area Urban League will provide you with decision making tools to assist in exploring ways to:

- ▶ Reduce the mortgage payments
- ▶ Prevent foreclosure
- ▶ Learn how to achieve financial stability in today's economic times
- ▶ Access loan modification or refinance options

YOU CAN DO THIS IN 4 EASY STEPS!

Please bring copies of the following information:

1. CLOSING DOCUMENTS

HUD-1 Settlement
Promissory Note
Mortgage/Deed of Trust
Truth in Lending Documents

3. MONTHLY EXPENSES

Mortgage Statement
Recent Utility Bills (Electrical, Water, and Gas)

2. NOTICES OR LETTERS FROM LENDERS

Notices or Letters from Lender and/or Servicer
Correspondence with Lender

4. INCOME INFORMATION

Tax Return for 2007 & 2008
Recent Paystubs for 1 month
Recent Bank Statements for 2 months

**For more information call (713)393-8730 or (713) 393-8712
or visit our website www.haul.org**