

Are you in trouble with your home loan?

You are not alone. Many people fall victim to loans they cannot afford. They end up with mortgage payments that they cannot pay, and can even lose their homes. But help is available. Here are some questions to help you determine if you have a predatory mortgage:

- **Did the lender know that you might have trouble making your monthly payments when the loan was made?**
- **Could you have gotten a lower interest rate somewhere else?**
- **Did the lender stop returning your calls after the loan was made?**
- **Were you forced to pay life insurance on your loan?**
- **Were you only offered a mortgage with pre-payment penalties?**

If you answer yes to just one of these questions you may have a predatory loan. There may be programs that can help. Call us today at **1-800-261-7012**. Or, fill out the form below, mail it to us and we'll contact you.

At the ***Home Owner Protection Program (HOPP)***, we can help you avoid foreclosure and keep your home.

Name: _____

Address: _____

Phone: _____

Best Time to Call: _____

Please Return this Form to: **HOPP**
c/o UNHP
2751 Grand Concourse
Bronx, NY 10468