



COMMUNITY HOUSING INNOVATIONS, INC.

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info@communityhousing.org

190 East Post Road - Suite 401, White Plains, NY 10601
Telephone 914-683-1010 Fax 914-683-6158

August 26, 2010

Dear Homeowner:

We are a HUD Approved Housing Counseling Agency funded by New York State to assist homeowners in default on their mortgages. All of our services are free.

If you are facing hardship in paying your mortgage, Community Housing Innovations, Inc. (CHI), is writing to tell you about a unique opportunity that will help you bring a conclusion to the distress you are experiencing and achieve a loan payment that you can afford.

On September 20 – 22, Wells Fargo loan specialists will attend a **CHI Fast Track™ Loan Modification** event in White Plains, in which Westchester County homeowners who apply will receive a private appointment in an attempt to modify their loans due to hardship. **While we welcome all homeowners facing default for counseling, only Wells Fargo or Wachovia customers will be eligible for the September meetings.**

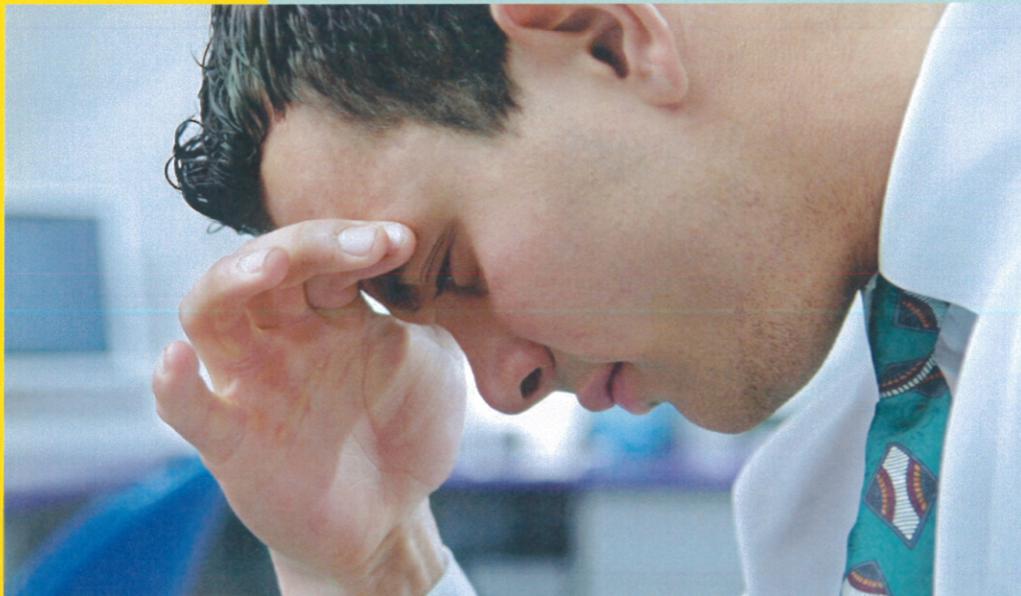
In order to participate, you must submit the necessary paperwork to either Community Housing Innovations, or another HUD Approved Housing Counseling agency, that will insure your file is complete prior to your meeting with the loan advisor. The agency will help you make the best case possible for a loan modification. Again, all of the services are **completely free of charge** and none of these agencies are affiliated in any way with any bank. They are responsible to represent you. All meetings will be private and by appointment only.

If you are interested in participating, or want more information, please call toll-free 1-877-HUD COUNSELING no later than Monday, September 13th. Appointments are limited due to availability.

Sincerely,

Peter Spino, Esq.
Senior Foreclosure Prevention Counselor

HAVING **DIFFICULTY** PAYING YOUR WELLS FARGO OR WACHOVIA MORTGAGE?



FORECLOSURE

Meet with a loan officer for a Loan Modification to keep your home.

WHO: Homeowners in Westchester County who have defaulted, or are in danger of defaulting on their loans with Wells Fargo or Wachovia.

WHAT: The opportunity to meet PRIVATELY with a Wells Fargo or Wachovia Loan Specialist to see if you qualify for a loan modification. Prior to this meeting, you will be assigned a HUD-approved Housing Counselor who will help you with all the necessary paperwork

FREE OF CHARGE.

WHEN: Monday, September 20 thru Wednesday, September 22 - By Appointment Only -

WHERE: 190 East Post Road, White Plains, NY
4th Floor

Sponsored by:

**Community Housing Innovations (CHI)
in collaboration with Housing Action Council,
Human Development Services of Westchester
and Westchester Residential Opportunities.**

**Call Now at 1-877-HUD COUNSELING
(1-877-483-2686)
to set up an appointment.**

You must make an appointment by September 13
to participate in the event.