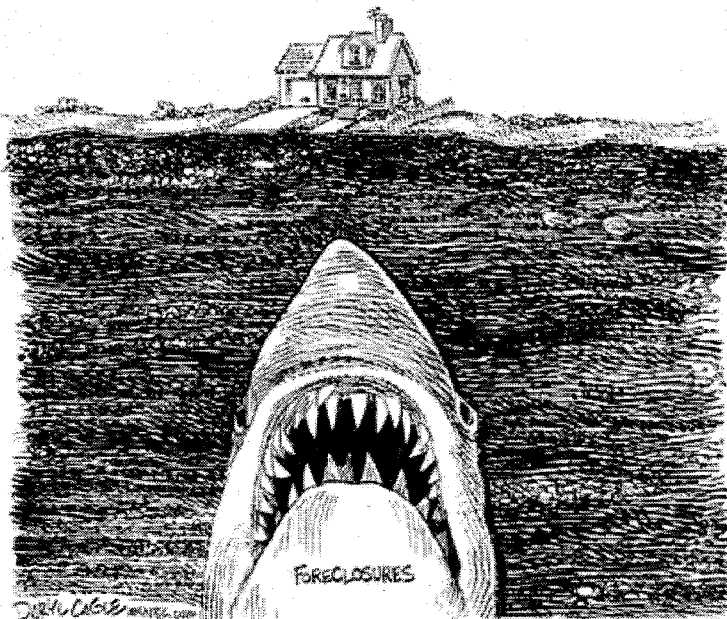


EASTHAMPTON HOME OWNERS! WE'RE THROWING YOU A LINE!



PROTECT YOUR EASTHAMPTON HOME FROM **FORECLOSURE**

Come get help from a source you can trust. Valley CDC is a community-based non-profit organization that offers free, confidential counseling to homeowners. Funding is provided through the City of Easthampton by DHCD with ARRA CDBG-R Program Funds.

**For more information, contact Michele Morris at 586-5855 x18
or at mm@valleycdc.com**

- ARE YOU HAVING TROUBLE PAYING YOUR MORTGAGE?
- DO YOU HAVE A LOUSY MORTGAGE?
- IS YOUR LOAN GOING TO ADJUST TO A HIGHER MONTHLY PAYMENT?
- DO YOU NOT UNDERSTAND THE TERMS OF YOUR MORTGAGE?

We can help you obtain a loan modification.

For more information about our organization, go to www.valleycdc.com

