



Orange County

Rural Development Advisory Corporation

For information: www.ocrdac.org

PRACTICAL MORTGAGE NAVIGATION

Sustaining Ownership Preventing Mortgage Foreclosures to Preserve and Protect Communities

Presented by:

**Orange County Rural Development Advisory Corporation (RDAC)
City of Middletown Mayor, Marlinda Duncanson
City of Middletown Office of Community Development**

RDAC's Practical Mortgage Navigation (PMN) program is a targeted partnership between RDAC and members of your community. PMN provides education and other services related to mortgage financing and home ownership. RDAC is a HUD-APPROVED counseling agency, whose goal is to provide education and information on options and resources to empower you to make an informed financial decision for your personal housing situation. RDAC's staff is trained and nationally-certified in Mortgage Foreclosure Prevention and Intervention and expert collaborators are provided to discuss many other aspects of mortgage foreclosures.

Your benefits include:

- **Understanding your mortgage**
- **Identifying a problem and possible solutions**
- **Understanding the effectiveness and types of budgets**
- **Understanding the "Making Home Affordable" Program**
- **What help is available to you**
- **NO COST to attend**

JUNE 4, 2009 7pm – 9pm

City of Middletown City Hall, 2nd Floor

16 James St, Middletown, NY 10940