



# Is This Hello or Goodbye?

## Will you face a mortgage that you can't afford in 2009?

Many people don't know if their mortgage will go up this year. To make sure that you will be able to afford your mortgage payment, you need to know your home loan.

Call the U.S. Department of Housing and Urban Development today to find a mortgage counselor in your community who will help you understand your loan—and your options for keeping it affordable.

It's free and confidential, so call today.

**Call today 877-HUD-1515**  
(877-483-1515)



[www.hud.gov](http://www.hud.gov)

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