

**Housing Counseling Orientation**  
An essential element of Mortgage Foreclosure Diversion Programs

Where: **Eastern Monroe Public Library, Community Room**

When: **Sunday, August 28, 2011 from 1-3 pm**  
**Thursday, September 8, 2011 from 7-9 pm**

Agenda:

1. The Pennsylvania Foreclosure process and how Diversion fits into it.
2. The Diversion Program
  - a. The process
  - b. Homeowner's rights and responsibilities
  - c. Ways to analyze your proposal before submitting it to your lender
  - d. Documentation highlights
  - e. Role of the housing counselor in the process
  - f. Getting the most out of your counseling session
3. Things homeowners need to know and do in order to save their home
4. Additional resources and strategies
5. Questions and answers
6. Stress management tips to help you get through the challenges

Cost: **No cost to Diversion Program participants**  
Donations accepted to cover the cost of handouts and from the general public

Who may attend:

**Homeowners currently in the Monroe County Diversion Program**  
**Anyone in eminent danger of going into foreclosure**  
**The general public**  
**No children please!**  
*The library does have a children's area but no babysitters are provided.*

***Space limited to 25 people***

These public service presentations are being presented by:  
Linda Gerkenmeyer, Certified Housing Counselor

**This information is not intended to be legal advice or take the place of legal advice.**  
**Orientation is not sponsored by Monroe County Courts nor is it a mandatory step in the**  
**Court's Mortgage Foreclosure Diversion Program**