



In 2009, many adjustable rate mortgages will rise. But many people don't know if their mortgage payment will go up. It's time you understood 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)



**Keep Your Home.
Know Your Loan.**

Home Mortgage Counseling
U.S. Dept. of Housing and Urban Development

www.hud.gov



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