



## Attend a FREE workshop to learn how you can protect yourself and your home from predatory lenders.

There are many dishonest lenders out there offering high cost loans that could cost you your home. If you fall behind on payments, you might face foreclosure. The best way to protect yourself and your family is to learn more about deceptive lending and how it could put you at risk of losing your home.

Sponsored by **AARP, Housing and Economic Rights Advocates (HERA)** and other co-sponsoring organizations.

Attend a free workshop to learn how you can protect yourself and your home.

One-on-one loan document review clinic will follow immediately after the consumer education panel presentation (*appointment needed*).

### *Other Supporting Community Sponsors:*

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*Bay Area Legal Aid  
Concord Senior Center  
Consumer Action  
Comm. Housing Devel. Corp. of N. Richmond  
JFK School of Law – Elder Law Clinic  
Sentinel Fair Housing*

Workshops to include information on:

- Borrowing wisely
- Safe loan options for home improvement, refinancing and reverse mortgage
- Avoiding predatory lenders

**Monday, October 15, 2007  
10:00 am - 11:30 am**

**HERA**  
housing and  
economic  
rights advocates

Concord Senior Center  
2727 Parkside Circle  
Concord, CA 94519

To RSVP please call HERA at (510) 271-8443.