

**Special Thanks to Our Sponsors:**

Alma Bank  
Bank of America  
BB&T Bank  
Capital One Bank  
Cathay Bank  
Citibank, NA  
County of Essex  
Housing & Community Development Network of NJ  
HSBC Bank, NA  
Investors Bank  
JPMorgan Chase  
Kearny Federal Savings Bank  
M&T Bank  
New Jersey Citizen Action Education Fund  
Ocwen  
Peapack Gladstone Bank  
PNC Bank  
Roselle Savings Bank  
RSI Bank  
Santander Bank, NA  
Sterling National Bank  
Sun National Bank  
TD Bank, NA  
The Provident Bank  
Valley National Bank  
Victoria Foundation  
Wells Fargo



---

**HOMEOWNERSHIP &  
FORECLOSURE COUNSELING**

- **Pre-purchase counseling for first-time homebuyers**
- **General credit and debt counseling**
- **Home improvement counseling**
- **Crisis/foreclosure prevention counseling**
- **Predatory lending counseling for victims of fraud**

---

**Call NJCA at 1-800-NJ OWNER (1-800-656-9637)  
or visit us online at [www.njcitizenaction.org](http://www.njcitizenaction.org)**

# NJCA'S HOMEOWNERSHIP COUNSELING PROGRAM

## NJCA Counselors will meet with you to discuss:

- ➡ How to repair your credit
- ➡ How to make a decision to purchase a home
- ➡ How to set up a personal budget for you & your family
- ➡ How much you can afford to pay for your house
- ➡ How to find the right mortgage at a discounted interest rate
- ➡ How to manage issue that may arise during home ownership

---

## New Jersey Citizen Action provides:

Free one-on-one personal counseling

Extensive counseling to get you ready for the mortgage process

Information on and access to affordable mortgage products and downpayment assistance

Assistance in making mortgage applications

An advocate to assist you through the homebuying process

---

## Counseling Center locations:

Cherry Hill  
Highland Park  
Rahway  
Newark  
Passaic  
Jersey City

## What do I bring to my appointment?

- Income documentation: last three pay stubs
- **Monthly expenses:** all credit cards, personal loans, car loans, etc. all payments which you make each month.
- **Last three bank statements** for all savings or checking accounts
- **Last two-year's tax returns** - W2's and 1040's
- **Social security numbers for all applicants**
- **Credit report fee for all applicants** (if applicable)

**New Jersey Citizen Action (NJCA)** is a statewide nonprofit organization that educates and mobilizes individuals and families around social, racial and economic justice issues, using a combination of issue advocacy, organizing and free financial services.

**New Jersey Citizen Action Education Fund (NJCAEF)** is a statewide 501(c)(3) nonprofit organization founded in 1983. NJCAEF promotes the empowerment of low- and moderate-income individuals and families through research, education, and training around public policy issues. We also provide free financial empowerment programs and services.

Each year, Citizen Action serves over 13,000 individuals and families across the state, providing free HUD-certified homeownership counseling, tax preparation, financial education, financial coaching, fair housing education, outreach & testing, and one-on-one healthcare enrollment assistance.