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a member of  
 SHARES

- Have you been laid off?
- Had your hours reduced?
- Worried about losing your home to foreclosure?
- You do not need to be behind with payments to get help with your mortgage!

Layoffs, reduced hours at work and adjustable rate mortgages can all cause problems and push people into foreclosure. **ESOP** can offer **FREE** help.

**ESOP** is a non-profit, HUD-approved, housing counseling agency that provides **FREE** assistance to home owners by negotiating directly with mortgage lenders to modify your mortgage and keep you in your home.

**ESOP** has an **85% success rate** in avoiding foreclosure, and can help homeowners even if they are not behind in payments or their rates have yet to adjust. Do not wait until it is too late! Get **FREE** help today!

*Appointments Are Available at ESOP's Mahoning Valley office:  
2051 Niles Rd., Warren OH 44646*

Please call for an Appointment: (330) 469-5426.



***Empowering & Strengthening Ohio's People***

[www.esop-cleveland.org](http://www.esop-cleveland.org)