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**When I couldn't pay my mortgage, I gave a loan modification company \$500 to help, but they did nothing.**

**Everyone should know free help is available. With a counselor's assistance, I applied for a trial loan modification and my monthly payment went down 25%. I now have a permanent loan modification.**

*-Betty, Queens*

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Visit **nyc.gov** or **call 311** and ask for foreclosure prevention information and assistance.

**NYC**

Michael R. Bloomberg  
Mayor

**Department of Consumer Affairs**  
Office of Financial Empowerment

Jonathan Mintz  
Commissioner

**Center for  
Economic Opportunity**

Veronica M. White  
Executive Director

**“Protect  
your Money”**