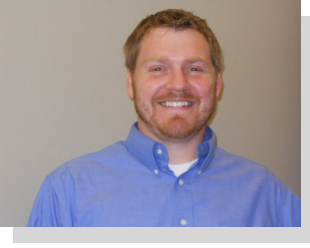


FORECLOSURE IS AN UGLY WORD

By Adam Hadley



Foreclosure is an ugly word that no home owner ever wants to hear. While the thought of foreclosure is not something we ever plan for, life circumstances sometimes make foreclosure a real possibility. Fortunately, PNHS offers foreclosure counseling to anyone in need. The program is designed for home owners currently in the foreclosure process or even home owners that feel they may be on the verge of missing mortgage payments. Our foreclosure counselor guides the home owners through the complicated process of working with mortgage lenders. PNHS acts like a mediator between the home owner and the mortgage lender to assist the home owner in avoiding foreclosure.

There are companies out there offering foreclosure counseling services, but these services come at a high cost and many of these are not legitimate companies; these companies should be avoided. **PNHS, on the other hand, is a HUD approved foreclosure counseling agency, and all foreclosure counseling is FREE.** If you or if you know of anyone that may be in need of our foreclosure counseling, Please contact Adam Hadley, PNHS Housing counselor, at (208) 232-9468.

Our mission is to maintain home ownership.