

# “MY NAME IS CHIARA AND I WAS CAUGHT IN A MORTGAGE NIGHTMARE.”

In 2005 I graduated with a Master’s degree and bought my first home. By 2006, my adjustable rate mortgage began to creep up. Soon, I couldn’t afford my school loan re-payment or other bills. I tried re-financing, but the value of my home had plummeted, making it impossible. I didn’t want to lose my home. I got help, contacted my mortgage company, and was able to qualify for a program. It wasn’t easy, but I kept my home and can now repay my student loans. If it worked for me, it just might work for you.”

**The HOPE Hotline for homeowners facing foreclosure is provided by a non-profit organization that is not selling anything.**

**Call them or visit our website to learn more.**



Governor Schwarzenegger's  
Task Force On  
Non-Traditional Mortgages

Chiara Teruel, Homeowner

CALL 888.995.HOPE

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