

Call us at 888-654-5294  
for a confidential interview or  
contact one of our offices

### Services Available

- Pre-occupancy Counseling
- Homebuyer Education
- Delinquency Counseling
- Post Occupancy Counseling
- Reverse Mortgage Counseling
- Home Improvement Rehab. Issues
- Fair Housing Information

La Crosse  
3710 East Ave. South  
La Crosse, WI 54601  
608-782-0710  
Toll Free: 888-212-HELP (4357)  
Email: info@cclse.org

Stevens Point  
1408 Ellis Street  
Stevens Point, WI 54481  
715-344-2500  
Toll Free: 866-344-2500  
Email: stpoint@cclse.org

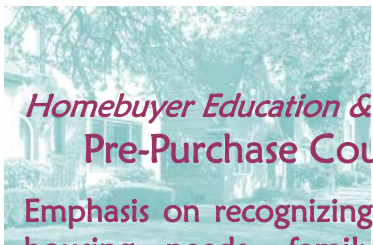
Wausau  
401 5th St. #235  
Wausau, WI 54403  
715-849-3311  
Toll Free: 866-849-3311  
Email: wausau@cclse.org

Prairie du Chien  
115 East Perry St., PO Box 337  
Prairie du Chien, WI 53821  
608-326-1616  
Email: pdchien@cclse.org

Marshfield  
101 West 29th St., Suite 103  
Marshfield, WI 54449  
715-387-2748

Catholic Charities of the Diocese of La Crosse





## Homebuyer Education & Pre-Purchase Counseling

Emphasis on recognizing you family's housing needs, family budgeting, closing costs, down payment and closing cost assistance, insurance, home inspections, credit counseling and options to rebuild credit.

Learn how to qualify for a mortgage that suits your needs.

### Reverse Mortgages

Reverse mortgages give senior homeowners the ability to improve their style of life by converting a portion of the equity in their home into cash. The money can be used for any purpose: eliminating existing mortgage payment, travel, medical expenses or repairs to their home without the burden of having to repay any of the money as long as they continue to live in their home.

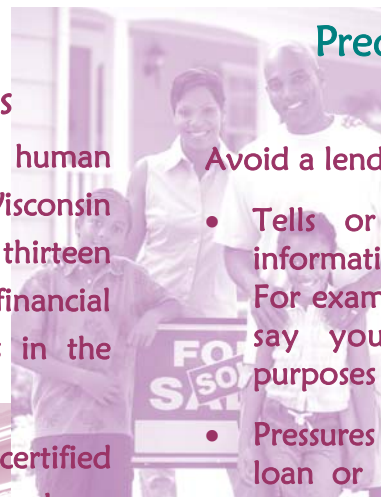
### About Catholic Charities

Catholic Charities has provided human services to families in west-central Wisconsin for over fifty years. During the past thirteen years, CCDL has provided financial counseling and emergency services in the area.

Catholic Charities is a HUD certified Housing Counseling agency and has been providing housing counseling for over 7 years. Our Housing Counselors are highly trained and certified.

### Delinquency

Are you two or more payments behind on your mortgage? A counselor may be able to assist with a negotiated workout agreement or recommend alternative.



## Predatory Lending

### Warning Signs

Avoid a lender who:

- Tells or requires you to falsify information on the loan application. For example, the lender tells you to say your loan is for business purposes when it is not.
- Pressures you into applying for a loan or applying for more money than you need.
- Pressures you into accepting monthly payments you can't make.
- Fails to provide required loan disclosures or tells you not to read them.
- Misrepresents the kind of credit you're getting. For example, calling a one-time loan a line of credit.
- Promises one set of terms when you apply, and gives you another set of terms to sign— with no good explanation for the change.
- Tells you to sign blank forms and says they'll fill them in later
- Says you can't have copies of documents you've signed.

