



**CHIP**

**Community Housing  
Improvement Program**

1001 Willow Street

Chico, CA 95928

530-891-6931

[www.chiphousing.org](http://www.chiphousing.org)

# Struggling with your mortgage payment?

**CHIP is now accepting clients from Yuba City, Redding, and surrounding areas — at no cost to you!**

- Phone appointments available (530) 891-6931
- Face-to-face 1-on-1 appointments or group workshops
- Skype appointments coming soon

**“Helping People Help Themselves”**

You can expect the housing counselor to...

- Explain mortgage resolution options
- Explain the loan modification process including expectations of the banks
- Analyze your eligibility for modification according to your bank’s general guidelines
- Discuss “transition” options
- Explain how best to talk to your bank/servicer



**CHIP is a HUD certified, non profit organization dedicated to providing healthy, sustainable, affordable housing and services to qualified residents in the North Valley.**