



Dear Friends:

**New Jersey Citizen Action (NJCA)** invites you to attend a free Train-the Trainer Session on *Predatory Lending, Housing Discrimination, and Foreclosure Awareness* on **Thursday, March 15, 2012**. The training will be held at **The National Newark Building, 744 Broad Street, 26 floor Conference/Training Room in Newark, NJ**. This daylong session is designed specifically for housing counselors of HUD certified counseling agencies, loan officers/originators and staff of other agencies and organizations that provide assistance and information to homeowners who may be facing foreclosure.

This presentation is supported by funding under a grant from the U.S. Department of Housing and Urban Development (HUD) and is being given to meet the demands for additional education as more counselors and agencies are involved with housing issues in New Jersey.

The training will begin at **10:00 am** and will end by **3:00 pm**. Lunch will also be provided. Trainees should arrive by 9:30 a.m. for coffee and registration so the training can begin on time. There is no charge for this training. For your convenience, directions to the National Newark Building are enclosed and there is ample parking nearby.

To reserve a place at the training session, please contact **Jessica Zevallos** at **973-643-8800, ext. 242**. When registering, kindly leave the name of the organization, the names of the individuals who will be attending, and a phone number where you can be reached. The registration deadline is Monday, March 5, 2012. We look forward to seeing you on March 15<sup>th</sup>!

Very truly yours,

*Bonita Holmes*

**BONITA HOLMES, DIRECTOR  
LOAN COUNSELING & LOSS MITIGATION  
NEW JERSEY CITIZEN ACTION**