

Neighborhood Housing Services of Baltimore, Inc.

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Corporate Office
244 N. Patterson Park Avenue
Baltimore, MD 21231
410-327-1200

Southwest Baltimore Office
4115 Frederick Avenue
Baltimore, MD 21229
410-644-1904

Baltimore County Office
300 Lennox Avenue
Baltimore, MD 21286
410-769-8820

Upcoming Events:

January's Buyers Education Classes:

- January 10th, 5-9pm,
Corporate Office
- January 17th, 5-9pm,
Towson Office
- January 24th, 5-9pm,
Southwest office

Call today to register!



Check us out on the Web!

www.nhsbaltimore.com

January

Volume 1, Issue 1

Happy New Year from NHS of Baltimore!

NHS Kicks off the New Year with New Products and Services



2007 was a tumultuous year for the Real Estate market, but at NHS of Baltimore we are ready to hit the ground running in 2008 with new products and services aimed to alleviate some of that stress.

We are pleased to offer a new loan product that qualified Baltimore homeowners can use as a tool to prevent foreclosure. Our **Emergency Bridge Loan** will help troubled households avoid foreclosure by giving homeowners sufficient time to get back on their

feet. Homeowners who are facing catastrophic life events as well as homeowners that are affected by predatory lending may be able to take advantage of this loan. We are very excited to be working with St. Ambrose Housing Aid Center on this exciting initiative, and we look forward to a successful year of sustainable homeownership.

Coupled with this new loan, we are pleased to add to a new class to our arsenal of Homebuyer Education Classes. In 2008 we will be offering a **Financial Fitness Class**. These classes will encompass all aspects of sound financial practices, and they will give future homebuyers a stronger foundation of knowledge to build on.

If you would like to know more about these exciting products please contact us at 410-327-1200.

Looking back at 2007

NHS of Baltimore would like to thank all of our supporters and volunteers that have made our efforts possible over this last year. We are very lucky to be running an organization that is located around individuals with such altruistic natures. Maryland has routinely been listed as one of the top philanthropic states in the nation, and at

NHS of Baltimore we appreciate your efforts enormously! We simply would not be able to help the over 1000 households that we helped in 2007 without your help, and for that we are so thankful! Each contribution that you make, makes a difference in the life of a Baltimore citizen, and ultimately our community.

For more information on how your philanthropic gifts can make a difference please contact us at 410-327-1200 or jschmidt@nhsbaltimore.com. We look forward to an exciting 2008!