



CONSUMER CREDIT COUNSELING  
SERVICE of CENTRAL NEW YORK

**ARE YOU FALLING  
BEHIND ON YOUR  
MORTGAGE?**

**DOES IT SEEM LIKE  
IT'S BECOMING  
MORE DIFFICULT TO  
MAKE THAT  
PAYMENT?**



## **Consumer Credit Counseling Service of Central New York can HELP!**

**Consumer Credit Counseling Services of Central New York** has received grant funds to be used to provide counseling to homeowners in danger of foreclosure. Are you falling delinquent on your mortgage payments or don't think you will be able to afford payments in the near future?, Are you using credit cards to pay for household items? If you answered yes to any one of these questions we are here to help you.

Areas included in this grant encompass:

- **Central New York**
- **Capital District**
- **Mohawk Valley region**
  - **Southern Tier**
  - **North Country**

Consumers reaching out to CCCS of Central New York for foreclosure prevention counseling can expect an in-depth analysis of their situation with a certified housing counselor who is willing to take the time to find the resolution option best suited to the individual's specific needs.

***To reach a certified housing counselor today,  
call 1-800-479-6026 or visit our website:***

***[www.CreditHelpNY.org](http://www.CreditHelpNY.org)***

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NYS Banking Dept. Licensed Budget Planner



NATIONAL FOUNDATION FOR  
CREDIT COUNSELING

*Knowing the difference can  
make all the difference.*

