

# Top 5 signs that you might be in a bad mortgage:

1. You always struggle to make your monthly payments.
2. You have two or more mortgages or line of credit on one property.
3. The interest rate on your mortgage keeps changing or will change soon.
4. Despite regular payments, your principal amount keeps increasing.
5. You are only paying interest.

There are federal and state programs, as well as programs administered by non-profit agencies that may help you. Call and find out about the resources and options available to you!

## FREE CONFIDENTIAL COUNSELING AVAILABLE!

Chhaya is a non-profit housing justice organization serving Queens community for eight years. We speak English, Bangla, Hindi and Urdu.



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