

Smart Home Options Workshop  
c/o CENTURY 21 Ailor Associates, LLC  
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## **Press Release**

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Local mortgage, real estate companies offer community workshop to aid concerned home owners, May 14, 2008 in Ocean Township.

Ocean Township, NJ –concerned homeowners who have recently purchased homes in the Monmouth County area are invited to attend a free, broad based community workshop entitled Smart home Options: Strategies, Solutions and Alternatives to keep your home” on Wednesday, May 14 in Ocean Twp. The free event sponsored by a consortium of mortgage, real estate and related companies seeking to educate local home owners on their options, and potentially avoid selling their home given the changing real estate and financing landscape in Monmouth County.

Smart Home Options Workshop will feature local speakers on the state of real estate in the county and today’s realities regarding mortgage options. Many methods and strategies will e offered to help attendees informatively and realistically assess their options. Attendees are encouraged to bring their loan documents with them, although not required. Representatives form the sponsoring companies will be on hand to answer specific questions on an attendee’s loan after the event.

The Workshop is designed to help local homeowners understand their options before making a decision to refinance or sell. Recently popular mortgage programs, including low-and no-down payment option’s combined with the current downturn in Monmouth County home values, hare created a dramatic environment where some homeowners owe more on their loan than their home is currently worth. As introductory interest rates, which were often fixed for 1,2 or 5 years, begin to reset, homeowners are faced with higher mortgage payments and the uncertainty of their options and the ramifications to themselves and their families.

The Smart Home Options Workshop is designed to help homeowners understand their options and to create a plan for their future. This in Not a real estate purchasing event. The focus is on how homeowners may keep their current home.

The Smart Home Options Workshop is FREE and will be held on Wednesday evening, May 14 from 7PM -9PM at the Ocean Township Recreation Center at 615 West Park Avenue, Oakhurst. Attendees can register by calling (working on this now) or going online to:

[www.homeoptionworkshop.com](http://www.homeoptionworkshop.com) . Seating is limited and on a first-come, first-served basis. A Spanish speaking real estate professional will be on hand.

The event is sponsored by a broad base of local companies including: American Mortgage Bankers, CENTURY 21 Ailor Associates. LLC, CENTURY 21 Mortgage, Chase Mortgage Company, Foundation Title Company, Jersey Mortgage Company, with a special THANK YOU to THE GREAT OCEAN TOWNSHIP CHAMBER OF COMMERCE.