



Housing Opportunities Collaborative  
1100 Broadway  
San Diego, CA 92101  
Telephone: (619) 283-2200  
[www.housingcollaborative.org](http://www.housingcollaborative.org)

HOC is a HUD approved housing counseling agency

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### AGENDA AND EDUCATIONAL SESSIONS

HOME Clinic at the Martin Luther King, Jr. Community Center  
140 East 12<sup>th</sup> Street, National City, CA 91950

In Collaboration with,

The Asian Real Estate Association of America (AREAA),  
The City of National City, and  
The Legal Aid Society of San Diego Pro Bono Program,

September 25, 2010

10.00AM to 10.30AM Welcome and Opening Remarks

Appaswamy "Vino" Pajanor  
Executive Director and President  
Housing Opportunities Collaborative

Ron Morrison  
Mayor  
City of National City

Myrna Pascual  
Field Policy Management  
U.S. Department of Housing and Urban Development

Shonee Henry  
Founding President  
Asian Real Estate Association of America, (AREAA), San Diego

Alfredo Ybarra  
Development Manager  
City of National City

10.30AM to 12.00PM Ali Tarzi  
The Loan Modification Process  
Supervising Housing Counselor  
Community HousingWorks

12.00PM to 1.00PM Ruben Arizmendi, Esq.  
Foreclosure and Bankruptcy Options

This community service project is in collaboration with the Legal Aid Society of San Diego Pro Bono Program

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"Housing For All"