



ORLANDO, FL., October 2011 - Reliable Business Solutions (RBS), a non-profit, HUD Certified Housing Counseling Agency, is helping make the difference for Homeowners' in Florida, with assisting them SAVE THEIR HOMES! With Florida being #2 in the nation with foreclosed homes, we offer counseling services to educate Florida residents.

There are several programs that we can assist homeowner's in Florida to help save their homes. These programs are FREE TO PRIMARY homeowner's that are having trouble paying their mortgage -

➤ The Making Home Affordable © (MHA) Pro-

“HELP For Homeowners in Florida”

■ By Bevelyn Samuel, President\CEO

gram is a critical part of the Obama Administration's broad strategy to help homeowners avoid foreclosure, stabilize the country's housing market, and improve the nation's economy.

➤ Homeowners can lower their monthly mortgage payments and get into more stable loans at today's low rates. And for those homeowners for whom homeownership is no longer affordable or desirable, the program can provide a way out which avoids foreclosure. Additionally, in an effort to be responsive to the needs of today's homeowners, there are also options for unemployed homeowners and homeowners who owe more than their homes are worth.

➤ Florida Hardest Hit Fund - The federal government has allocated funding to the State of Florida to help pay the mortgages of qualified homeowners. It's free to apply and those who qualify may be eligible for up to six months of mortgage payments. This program is for homeowners who are unemployed and underemployed and who are no more than 180 days late with their mortgage payments.

➤ “Life After Foreclosure” – Taking Responsibility for My Home! - These Clubs are for homeowners' facing foreclosure, that need assistance after they have obtained a trial or loan modification or their home in foreclosure. We provide financial wellness programs to help them throughout their lives.

“Our Mission is to help Florida's families and individuals, particularly those with very low to moderate-income, reach an adequate and equitable standard of living by providing the necessary resources and counseling services that address immediate needs and result in self-sufficiency. - What better way we can make this happen, by keeping homeowners' in their home.”

We facilitate these seminars several times monthly. A homeowner must call “THE ASIAN SENSATION” - Team Captain, Lita Martija at (321) 527-3850 or email us at LMartija@reliablebusinesssolutions.org or visit our website at www.reliablebusinesssolutions.org.

The Gates Millennium Scholars Program accepts application till January 11, 2012

The Gates Millennium Scholars
Funded by a Grant from the Bill & Melinda Gates Foundation

For students entering college for the first time in the fall 2012, the GMS 2012 Scholarship Application online process is now open. The deadline for all submissions is Wednesday, January 11, 2012 at 11:59 p.m. EST.

GMS will select 1,000 talented students each year to receive a good-through-graduation scholarship to use at any college or university of their choice. They provide Gates Millennium Scholars with personal and professional development through the leadership programs along with academic support throughout their college career.

The goal of GMS is to promote academic excellence and to provide an opportunity for outstanding minority students with significant financial need to reach their highest potential by:

Reducing financial barriers for African American, American Indian/Alaska Native, Asian Pacific Islander American and Hispanic American students with high academic and leadership promise who have significant financial need; Increasing the representation of these target groups in the disciplines of computer science, education, engineering, library science, mathematics, public health and the sciences, where these groups are severely underrepresented; Developing a diversified cadre of future leaders for America by facilitating successful completion of bachelor's, master's and doctoral degrees; and Providing seamless support from undergraduate through doctoral programs, for students selected as Gates Millennium Scholars entering target disciplines.

To begin the application process, visit www.gmsp.org and click on GMS Application



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