

Mortgage

continued from page 1

trained auditor, mortgage professional or lawyer.

Some federal laws allow you to sue your lender based on errors in your loan documents. But even if you sue and win, your lender is not required to modify your loan simply to make your payments more affordable.

What Can you Do?

If you are facing foreclosure or can't pay your mortgage, contact the Washington State Homeownership Information Hotline at 1-877-894-HOME (4663). The hotline can refer you to

a free, state-approved housing counselor.

If you believe unlawful activity has occurred in

sure sale.

If you are unable to afford a lawyer, contact the Washington State

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regard to your mortgage, you should speak with an attorney. A homeowner may file a suit to challenge a foreclosure, but they must do so prior to the foreclo-

Homeownership Information Hotline at 1-877-894-4663 (HOME) for referral to the Washington State Bar Association's Home Foreclosure Legal

Aid Project.

The Attorney General's Office cannot stop a foreclosure or provide individuals with legal advice, as the office is barred by law from representing private citizens.

Homeowners should read the Washington Foreclosure Prevention Resources Guide, provided by the Seattle-King County Asset Building Collaborative Foreclosure Prevention Team and recommended by the Attorney General's Office and the Washington State Department of Financial Institutions.

Drugs

continued from page 1

instead of by local governments and tax dollars.

Currently, only 14 Washington counties have a handful of temporary drug take-back programs, which are funded by law enforcement agencies, pharmacies, or community groups. The coalition says this puts an

undue burden on these organizations and taxpayers—many of which have limited resources in this tough economic climate. Take Back Your Meds argues that drug manufacturers who produce medicines should provide an ongoing take-back system,

as a part of their cost of doing business. This would protect Washington communities and the Puget Sound from the health and environmental hazards that unused medicines create.

The group argues that for only 1 penny for every \$16 in drug sales, pharmaceuti-

cal companies could easily fund a convenient, ongoing state take-back program—just like programs that already exist in Canada. To learn more about Take Back Your Meds visit: www.takebackyourmeds.org.

Center

continued from page 1

progress in our schools," said McGinn. "This program will improve the health of our City's youth. And the data shows a direct correlation between student health and performance. A recent peer-review study shows that usage of Seattle's school based health centers was related to a 33 percent decreased likelihood of dropping out of school when compared with students who had similar risk factors but who didn't utilize school-based health

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center services."

"School-based health centers are a proven way to keep kids in school and help them succeed academically," said Councilmember Tim Burgess. "This partnership is especially exciting because it marks the first time we are extending this support to the broader community that these children rely on."

School-based health centers are an example of the City's Levy investments succeeding. Not only are school-based health centers keeping kids healthy and preventing risky behaviors and poor habits that lead to negative health outcomes, but recent research tells us of the positive impact school-based health centers have on academic outcomes. School-based health center use is associated with improvements in student attendance, grade point average, and dropout rates, particularly among youth at high risk for school failure. The new health center will provide physical and mental health services for students and their families.

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