



**Urban League of
Hampton Roads, Inc.**

*Empowering Communities.
Changing Lives.*

Client/Counselor Agreement

The *Urban League of Hampton Roads* and its counselors agree to provide the following services:

- Analysis of the mortgage default, including the amount and cause of default
- Presentation and explanation of reasonable options available to the homeowner
- Assistance communicating with the mortgage servicer and other creditors
- Timely completion of promised action
- Explanation of collection and foreclosure process
- Identification of assistance resources
- Referrals to needed resources
- Confidentiality, honesty, respect and professionalism in all services

I/We, _____ agree to the following terms of service:
(Homeowners)

- Provide honest and complete information to the counselor, whether verbally or in writing.
- Provide all necessary documentation and follow-up information within the timeframe requested.
- Arrive on time for appointments and understand that if late, the appointment will still end at the scheduled time.
- Make every effort to call within 6 hours of a scheduled appointment to cancel.
- Contact the counselor as soon as possible with any changes affecting the mortgage situation.
- Breaking this agreement may cause the counseling organization to sever its service assistance regarding the mortgage.

Homeowner: _____ Date: _____

Homeowner: _____ Date: _____

Homeowner: _____ Date: _____

Counselor: _____ Date: _____