Pre-Purchase

<u>Housing Counseling Program</u>

Client/Counselor Disclosure Contract

I/We understand that the purpose of the housing counseling program is to provide one-on-one counseling to help customers fix issues that may prevent affordable mortgage financing. The counselor will analyze my/our financial and credit situation, identify any barriers preventing me/us from obtaining affordable mortgage financing, and help develop a plan to remove those barriers. The counselor will also provide assistance in debt-load management with the preparation of a monthly and manageable budget plan. I/We further understand that it will not be the responsibility of the counselor to fix the problem for me/us but rather to provide guidance and education to empower me/us in fixing those issues preventing affordable mortgage financing.

I/We understand that the counseling agency provides housing counseling assistance to customers whose problems can be resolved in 24 months or less. I/We understand that if it is determined my/our issues will take longer than 24 months to fix, I/We will be referred to a long-term counseling program.

I/We understand that it is my/our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my/our counseling program. This includes, but is not limited to missing three consecutive appointments.

I/We, _____agree to the following terms of service:
          (Client/s)

- Arrive on time for appointments and understand that if late, the appointment will still end at the scheduled time
- Provide honest and complete information to the counselor, whether verbally or in writing
- Provide all necessary documentation and follow-up information within the timeframe agreed upon
- Complete all Action Plan items thoroughly and by the due date agreed upon

> **By signing below, I/we acknowledge receipt of the Urban League of Hampton Roads, Inc. "Privacy Policy".**

Client: _____ Date: _____

Client: _____ Date: _____

Counselor: _____ Date: _____

Client received a copy of this document. _____

Revised 3/1/2013