Housing and Credit Counseling Inc

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Satellite Offices: Lawrence, Kansas (785) 749-4224,
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STATEMENT OF COUNSELING SERVICES

Please read carefully so you understand the counseling process. Initial next to each statement to indicate understanding of that item. Client #

As a member of the National Foundation for Credit Counseling (NFCC) serving Kansas since 1985, our agency complies with NFCC's high standards for quality credit counseling and financial education. This agency is accredited by the Council on Accreditation (COA), an independent third party organization that reviews and monitors parties that provide social services. We are a non-profit agency in accordance with Section 501©3 of the Internal Revenue Code.

_____ I understand that HCCI will provide a confidential, comprehensive personal money management interview for a fee of $45 for an individual or couple. HCCI will charge $125 (individual or couple) for a reverse mortgage comprehensive and confidential consultation to review options – must be at least 62 years of age and own your home. For other housing counseling services related to homeownership and loss mitigation, a counseling fee will not be assessed.

_____ I understand that this fee may be waived if my household meets low-income guidelines and the agency will provide services, regardless of my ability to pay. All fees collected help HCCI to be able to provide this service.

_____ I understand that HCCI supports and delivers a variety of counseling and education services on family money management, budgeting, and the prudent, intelligent use of credit. Assessments are responsive to cultural factors brought to the attention of the counselor to support the achievement of agreed upon goals.

_____ I understand that HCCI provides housing counseling and education services to inform and prepare the client for achieving and maintaining homeownership. Clients for this service receive counseling and education regarding home financing that address: a. appropriate types and sources of mortgage loans; b. understanding how lenders evaluate credit and determine mortgage readiness; c. how to avoid predatory loans; d. resources available to assist with home purchases; e. what to do if the loan is denied; and f. loan closing costs and procedures.

_____ I understand the interview will be conducted by a certified consumer credit counselor, certified housing counselor or qualified professional counselor. All counseling sessions, not conducted by a certified counselor, will be reviewed by a certified counselor.

_____ I understand that HCCI counselors are not attorneys and that if I need legal representation or advice, I should seek the services of an attorney. While he/she has expertise in helping those with financial problems, he/she cannot provide legal advice. This session is designed to provide you with information and alternatives. It is not intended to take the place of a consultation with an attorney to explore your legal rights and options.

_____ I understand that I will participate in developing a written assessment and action plan outlining my

individual situation and offering appropriate prioritized solutions. The action plan contains:

- a preliminary evaluation of the request or need for services, including identifying information
- a summary of the my financial situation including assets, liabilities, income, living expenses, debt, and housing
- my goals and responsibilities
- a statement describing the array of options available, including bankruptcy, as applicable
- referrals made for other services, as applicable
- Assessments include a review of my housing status, including an affordability analysis and any potential threats to safe and adequate housing.

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Counseling and education services offer the full range of options, and include information about:

- negotiating directly with creditors on payment or interest rate relief
- changing spending habits
- strategies for saving money
- custom designed payment plans
- advantages of and challenges with all options, including bankruptcy, DMPs, and self-administered payment plans
- receipt of financial counseling and education services does not guarantee participation in a DMP
- if a DMP is an option, I will receive complete details of the operation requirements, and responsibilities. I understand that DMP's are not suitable for all clients.

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I understand that HCCI counselors will provide relevant, non-biased referrals to a network of community resources and service providers when additional services are needed. I have the option to use or refuse any referrals.

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I understand that at some point in the future, my information may be used for confidential research and/or a neutral third party may contact me to request an evaluation of the agency's services.

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I hold the agency, its employees, agents and volunteers harmless from any claim, suit action or demand of myself, my creditors, or any other person resulting from suggestions or counseling. Nothing herein shall apply to actions or claims under the provision of the United States Bankruptcy Code, 11 U.S.C. § 101, et seq.

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_____ I understand that in the event that I am dissatisfied, I can utilize the Complaint Resolution Process.

I have read and understand the disclosures made above.

_____	_____
Client	**Counselor**
_____	_____
Co-Client	**Date**