



Housing Counseling and Education Agreement

I understand that the purpose of the housing counseling program offered by Credit Advisors Foundation is to counsel and provide me with educational opportunities in regard to qualifying for a home mortgage loan, informing me about the home purchase and financing process, post purchase retention in homeownership, tenancy, and avoiding homelessness.

I understand that Credit Advisors Foundation may also provide budgeting, financial education, credit counseling, debt management services, pre-bankruptcy counseling under the name yourbankruptcypartner.com, student loan counseling and Representative Payee Services. I am under no obligation to use any of these services however I may choose to access all or some of these services. During delivery of CAF services I may receive an action plan consisting of recommendations for handling my finances, addressing identified housing issues and possibly including referrals to other non-profit agencies as appropriate.

I understand that Credit Advisors Foundation receives Congressional funds through the U.S Department of Housing & Urban Development grant programs and, as such, is required to share some of my personal information with HUD Housing Counseling program administrators or their agents for purposes of program monitoring, compliance and evaluation. Additionally, from time to time, CAF may receive funding from other sources including other foundations, various types of lenders, local and state government and others. Please contact your counselor for a complete list of current funders. Please note: Credit Advisors Foundation was founded by Credit Advisors Inc. a for-profit which is wholly owned by Arbor Investment. The CEO of Credit Advisors Foundation is a shareholder in Arbor Investment but not an employee, director or officer. They are separate corporations with separate boards, management and employees. You will not be referred to Credit Advisors Inc. or Arbor Investment for services and you are under no obligation to use them for credit counseling, budgeting, housing or bankruptcy counseling.

I also understand that completion of the Credit Advisors Foundation housing counseling program is not a commitment by any lender to approve my loan application or modification. I understand that only the lender can make such a commitment after receipt of a loan application completed by me. I understand that any loan commitment must be in writing.

I acknowledge that I have received a copy of Credit Advisors Foundation’s Privacy Policy and Complaint Resolution Process. The privacy policy may also be found at www.creditadvisorsfoundation.org/about/privacy-policy/

I understand I may be referred to other non-profit services of the organization or another non-profit agency as appropriate that may be able to assist with particular concerns that may be identified. I understand that I am not obligated to use any of the services offered to me, follow any referral CAF recommends to me or participate in any future counseling and education at my/our discretion.

A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be able to request appropriate referrals to legal services as determined after the budget review.

I understand that Credit Advisors Foundation provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from Credit Advisors Foundation in no way obligates me to choose any of these particular loan products or housing programs, including local, state, or federal programs.

Client’s Signature: _____ Date _____

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