



## **H.E.L.P. Community Development Corporation**

### **DISCLOSURE**

**H.E.L.P. Community Development Corporation (H.E.L.P. CDC) provides the following services:**

- **PRE-PURCHASE HOMEBUYER COUNSELING** is a membership program that provides homeownership counseling to potential homebuyers to address issues that may prevent, or delay mortgage financing, while offering specific steps to help the client achieve their goal of homeownership.
- **FAIR HOUSING PRE-PURCHASE EDUCATION WORKSHOPS** which is designed to empower participants through education of Fair Housing Laws and protected classes covered within them.
- **PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS** which is designed to determine if homeownership meets the participants lifestyle, help determine mortgage affordability, how to read credit reports and ideas on how to overcome obstacles to achieve homeownership goals.
- **MORTGAGE DELINQUENCY & DEFAULT RESOLUTION COUNSELING** which is designed to help participants resolve mortgage delinquency and/or prevent foreclosure. Counselors will help provide hope to homeowners who are struggling with mortgage payments by presenting options and actions needed to be taken by the homeowner to assist the resolution process.
- **RESOLVING/PREVENTING MORTGAGE DELINQUENCY** which is designed to assist homeowners in a group setting by providing education for those in imminent default, or delinquent. This education seeks to provide general information on foreclosure, what to expect when missing mortgage payments and programs to help avoid foreclosure.
- **FINANCIAL MANAGEMENT/BUDGET COUNSELING** to assist individuals and/or groups with data and tools to increase self-sufficiency. This counseling is a goal-oriented coaching approach that develops a realistic budget, examines spending habits, reduces existing debt and guides the creation of savings strategies to increase sustainability and the longevity of financial health for participants.
- **SERVICES FOR HOMELESS COUNSELING** works in partnership with local homeless organizations to provide comprehensive financial coaching and group education to aid the rebuilding process for individuals who are experiencing homelessness. The goal of this program is renewed financial stability for participants, as well as behavior change.

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- **REVERSE MORTGAGE COUNSELING** is designed to provide elderly clients with the education required to obtain a Home Equity Conversion Mortgage. This education provides clients with the knowledge needed to make an informed assessment in determining if a HECM is right for them as well as answer any questions they may have as it relates to this loan type. Non-refundable fee of \$125.00.

H.E.L.P. CDC Homebuyers Club charges a non-refundable membership fee of \$60.00 per individual and \$75.00 per couple for the first year and \$40.00 renewal fee for subsequent years.

The H.E.L.P. CDC offers referrals to licensed agents and lending institutions with which we have formed a partnership. These professionals have been thoroughly screened by H.E.L.P. CDC.

**YOU ARE UNDER NO OBLIGATION TO RECEIVE, PURCHASE, OR UTILIZE ANY OTHER SERVICES OFFERED BY H.E.L.P. CDC, OR IT'S PARTNERS, IN ORDER TO RECEIVE HOUSING COUNSELING SERVICES.**

As a member of H.E.L.P. CDC Homebuyers Club, you are free to choose other agents lending institutions to provide these services to you.

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### **Acknowledgement**

I have read this disclosure and understand that H.E.L.P. Community Development Corporation Homebuyers Program may in the future refer me to licensed professionals with which the program has developed a partnership.

I understand that I am under no obligation to accept the referral(s).

I also understand that H.E.L.P. Community Development Corporation Homebuyers Club charges a non-refundable membership fee as stated above.

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MEMBER SIGNATURE

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DATE

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MEMBER SIGNATURE

\_\_\_\_\_  
DATE

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COUNSELOR SIGNATURE

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DATE