



595 Market Street • 15th Floor • San Francisco • CA 94105
 (877) 511-CASA(2272) • (415) 777-4052 fax
 www.housingeducation.org

Housing Counseling Agreement

Servicer Loan Number: _____

- I understand that the Housing Education Program a division of Consumer Credit Counseling Service of San Francisco (CCCS) provides confidential pre-purchase, post-purchase, reverse mortgage, and foreclosure prevention housing counseling after which I will receive a written Action Plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
- I understand that CCCS is a HUD approved, non-profit housing counseling agency that is in partnership with my lender, servicer or insurer and may require that CCCS share my information with my servicer to better assist me. I authorize my lender, servicer or insurer to share my information with CCCS. Funding comes from HUD, lender partners, and private foundations.
- I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
- A counselor may answer questions and provide information about bankruptcy, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances.
- I understand that in the event I am dissatisfied, I can request a copy of the Complaint Resolution Process, a copy of which is available upon request.
- I understand that CCCS provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from CCCS in no way obligates me to choose any of these particular loan products or housing programs.
- I acknowledge that I have received a copy of the Privacy Policy.

Client _____ Date _____ Client # _____

Client _____ Date _____ Client # _____

Hours: 8:00 am – 8:00 pm Monday to Thursday; 8:00 am – 5:00 pm Friday and Saturday