



## **COUNSELOR & HOMEOWNER AGREEMENT**

ICCF and its counselor(s) agree to provide professional foreclosure counseling services to \_\_\_\_\_ (you).

### **What to expect:**

The counselor will help you:

- Understand the foreclosure process so that you know what to expect and when;
- Explore options available to you for preventing foreclosure.

*Counselors are not able to prevent foreclosure in every situation but are committed to working with you so you can make the best decisions possible.*

The counselor will work with you to understand:

- The amount and cause of the mortgage default;
- Your income and expenses by developing a spending plan;
- Solutions to the cause of default and adjustments to your spending plan, as needed;
- Your mortgage product and communicate with your mortgage company;
- Available options for preventing foreclosure including the pros and cons of each.

*Together with the counselor you will develop an action plan with steps for both you and the counselor.*

### **Counselor Commitment:**

The counselor agrees to:

- Provide you with factual information;
- Complete action plan steps in a timely manner;
- Make referrals to needed resources;
- Provide services confidentially, honestly and respectfully;
- Communicate with your mortgage company and you.

### **Homeowner Commitment:**

You understand that in order for the counselor to provide you with the best service possible, you agree to:

- Provide honest and complete information;
- Provide all necessary documentation and complete action plan steps within the timeframe requested;
- Notify the counselor immediately, preferably 6 hours before a scheduled appointment, if you will be unable to attend an appointment;
- Arrive on time for appointments. You understand that if you are late for an appointment, the appointment will still end at the scheduled time and the counselor may need to reschedule.
- Contact the counselor about any changes in your situation immediately.

### **Signatures:**

\_\_\_\_\_  
Homeowner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Homeowner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Counselor

\_\_\_\_\_  
Date