



COUNSELOR & CLIENT AGREEMENT

ICCF and its counselor(s) agree to provide professional housing counseling services to _____ (you).

What to expect:

The counselor will help you:

- Understand the relevant housing processes so that you know what to expect and what to do next;
- Explore options available to you in regards to your own housing goals.

Counselors are not able to guarantee certain outcomes, but are committed to working with you so you can make the best decisions possible to meet your housing goals.

The counselor will work with you to understand:

- Your current credit information by reviewing your credit report;
- Your income and expenses by developing a spending plan;
- Possible solutions and adjustments to your spending plan, as needed;
- Current mortgage products and options available to you;
- Referral options as needed.

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 involved parties (ex. Housing commissions or mortgage company).

Client 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.
- Complete required classes, counseling, and workshops needed to succeed.

Signatures:

Client

Date

Client

Date

Counselor

Date