

The Lender requires that homeowner(s) interested in pursuing a reverse mortgage loan receive counseling regarding the implications and alternatives to a reverse mortgage loan from a HUD approved counseling agency.

The homeowner(s) must contact one of the agencies below, pay their counseling fee, and receive counseling. The Lender must receive a copy of a counseling certificate signed by all loan applicants and the counseling agency, which demonstrates counseling has been provided, before an application can be accepted or before your loan can close and fund depending on state requirements.

The list must include counseling agencies that can provide telephonic counseling. If you wish to participate in a face to face counseling session, please speak with a Counselor from an agency of your choice selected from the list below.

**** PLEASE REQUEST EQUITYIQ COUNSELING SESSION ****

Nationwide Agencies:	Phone Number:
American Consumer Credit Counseling	800-769-3571 Ext. 1919
Cambridge Credit Counseling	800-757-1788
Community Service Network, Inc.	781-438-9254
Consolidated Credit Solutions	800-435-2261
Consumer Credit and Budget Counseling, dba National Foundation for Debt Management	866-395-5769
Credit Card Management Services, dba Debt Helper	800-920-2262
Credit.org	866-896-7965
GreenPath, Inc.	888-860-4167
Hancock Community Development	877-284-4326
Horizon Counseling Inc. 888-315-4326	888-315-4326
Money Management International	866-232-9080
Neighborhood Housing Services of Brooklyn CDC	718-469-4679
Project Sentinel	888-324-7468 Ext. 8012
QuickCert, Inc.	888-383-8885

