



The **Raleigh Area Development Authority (RADA)** provides the following housing counseling services:

**Pre-Purchase Counseling:** The purpose of Pre-Purchase Counseling is to address issues that may prevent or delay affordable mortgage financing, while offering specific steps to help the client achieve their goal of homeownership.

**Pre-Purchase Homebuyer Education Workshops:** Our certified housing counselors will help clients determine if home ownership meets their lifestyle, help them determine mortgage affordability, review their credit report, and develop an action plan to overcome obstacles to achieving their homeownership goals.

**Pre-Purchase 8-Hour Online Homebuyer Education (eHome America):** The purpose of this alternative delivery method of the homebuyer education workshop is to help homeowners expedite the process in getting their homebuyer education certificate.

**Mortgage Delinquency and Default Resolution Counseling:** RADA offers one-on-one counseling designed to help participants resolve mortgage delinquency and/or prevent foreclosure. With the help of a counselor, possible solutions are discussed and a plan is developed to resolve the delinquency. Our services offer hope to homeowners who are delinquent in their mortgage obligations.

**Resolving/Preventing Mortgage Delinquency Workshops:** RADA conducts weekly foreclosure prevention workshops. The workshops are for homeowners who are worried about making upcoming mortgage payments, are already behind on payments, or who just want to learn more about foreclosure. Participants can ask questions and get free, confidential advice from foreclosure counselors.

**Financial Management/Budget Counseling:** RADA works with individuals or shares with a group, data and tools to increase self-sufficiency. Budgeting and credit counseling is an integral part of all housing counseling services. Developing a budget, looking at spending habits, reducing existing debt, and developing savings strategies are some of the areas covered in this program.

**Financial, Budget, and Credit Repair Workshops:** RADA helps clients prepare for homeownership through our Financial Literacy courses. Through these classes, clients learn the basics of banking, credit, financial planning, money management and savings and investing.

**Non-Delinquency Post-Purchase Workshops for Homeowners:** Our Post-Purchase Workshops offers information for existing homeowners who are not delinquent but want information on topics which will allow them to remain successful homeowners.

I/We understand that it is my/our right and responsibility to decide whether to engage in any course of housing counseling with the **Raleigh Area Development Authority** and determine whether counseling is suitable for my/our housing problem.

I/We understand that we are not obligated to receive, purchase or utilize any other services offered by **Raleigh Area Development Authority**, or its exclusive partners, in order to receive housing counseling.

I/We understand that the **Raleigh Area Development Authority** has the discretion to charge reasonable fees for some counseling services, and that these fees will be explained to me prior to any counseling. I further understand that fees will not be charged if they create a financial hardship and that I will not be denied counseling if I cannot pay the fees.

I/We understand that the **Raleigh Area Development Authority** provides information on a broad range of housing programs and products and that the housing counseling I receive from the **Raleigh Area Development Authority** in no way obligates me to choose any particular loan product or housing program discussed in my counseling sessions.

I/We understand that the **Raleigh Area Development Authority** does not guarantee that I/We will receive mortgage financing from any lender and/or other mortgage financing entity.

I/We may be referred to other housing services of the organization or to 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.

I/We understand that a counselor may answer questions and provide information but cannot give legal advice. If I want legal advice, I will be referred for appropriate assistance.

**I have reviewed and understand the above Counseling Services Disclosure Statement.**

Client Signature \_\_\_\_\_ Date \_\_\_\_\_

Client Signature \_\_\_\_\_ Date \_\_\_\_\_

Counselor Signature \_\_\_\_\_ Date \_\_\_\_\_

Telephone Counseling: Disclosure Statement Read to Client? \_\_\_\_ Yes \_\_\_\_ No