



**Program Disclosure:**

*I/We understand that the purpose of the housing counseling program is to provide one-on-one counselling to help customers fix those problems that prevent affordable mortgage financing. The counselor will analyze my-our financial and credit situation, identify those barriers preventing me/us from obtaining affordable mortgage financing, and develop a plan to remove those barriers. The counselor will also provide assistance with the preparation of a monthly and manageable budget plan. I/we further understand that it will not be the responsibility of the counselor to fix the problem for me/us, but rather to provide guidance and education to empower me/us in fixing those issues preventing affordable mortgage financing. If it is determined that our counseling needs are outside the scope of this agency we may be referred to another agency which provides the services I/we need. I/We understand that as part of the housing counseling program, I/We will be required to attend homeownership education classes. I/We understand that it is our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program.*

**Arcadia- DeSoto County Habitat for Humanity Inc. offers the following services:**

**PC – Pre-Purchase One-on-One Counseling** - One-on-One counseling for workshop participants is provided on all topics covered in the workshops, and will offer assistance in developing an action plan to help the individual reach their home buying financial goals; to include developing a household budget/spending plan.

**PPE – Pre-Purchase Homebuyer Education Workshop** - HUD approved 8-hour workshops on topics that will prepare the homebuyer to make informed home purchase decisions. Topics include Homebuyer Readiness; Money Management; Understanding Credit; Getting a Mortgage Loan; Shopping for a Home; Keeping your Home/Managing Finances and Maintaining a Home.

Additionally, Arcadia – DeSoto County Habitat for Humanity Inc. provides an affordable homeownership program for residents of DeSoto County, covering all aspects of the home buying process. Due to this fact, we refer clients to multiple community partners so that the client may choose with whom to do business.

*The Homebuyer Education Workshops and Counseling services for the residents of DeSoto County are administered in partnership with local government housing and for profit lending professionals who work in the home finance industry. However; The counseling services, lending products, rehabilitation, affordable housing and other forms of assistance that may be offered by Arcadia – DeSoto County Habitat for Humanity, its subsidiaries, affiliates or directors, officers, employees, agents, or partners may also be offered by other providers and you are under no obligation to utilize services from Arcadia-DeSoto County Habitat or its agents (as stated above), regardless of the recommendations made by counselors. Receiving housing counseling is not contingent on the use of any service, product, or provider. Our financial industry partners include Housing and Urban Development, the City of Arcadia, DeSoto County, and the State of Florida, and local lenders including but not limited to; First State Bank, Mid-Florida Credit Union, and Premier Nationwide Lending.*

**The client is not obligated to receive any additional / other services of this agency or its exclusive partners.**

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Counselor Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_



