

Client/Counselor Agreement

Arbor Housing and Development and its counselors agree to provide the following services:

- Confidentiality, honesty, respect and professionalism in all services
- Timely completion of promised action
- Explanation of the lender's collection and foreclosure process
- Presentation and explanation of reasonable options available to the homeowner
- Guidance in the development of a realistic spending plan, based on homeowner decisions and choices in spending
- Assistance in submitting a loss mitigation package to the mortgage company
- Assistance in escalating any legitimate issues relating to servicing violations
- Explanation of the loss mitigation plan offered by the mortgage company
- Assistance in developing a foreclosure intervention action plan
- Identification of available assistance resources
- Referrals to needed resources

I (We), _____ agree to the following terms of service:

- I (We) will always provide honest and complete information to my/our counselor, whether verbally or in writing.
- I (We) will respond to any phone calls or emails from my counselor within 24 hours
- I (We) will provide all necessary documentation and follow-up information within the timeframe requested.
- I (We) will be on time for appointments and understand if I (We) are late the appointment may need to be rescheduled.
- I (We) will call within 24 hours of a schedule appointment if unable to attend
- I (We) contact the counselor about any changes in my (our) situation immediately.
- I (We) will contact counselor when the mortgage company contacts me us) with questions or loss mitigation offers, such as a trial period plan or modification
- I (We) understand that breaking this agreement may cause Arbor Housing and Development to sever its service assistance to me (us)

In Addition:

1. I understand Arbor Housing and Development will close my case file after three attempts to communicate with me via email, phone, and/or US postal mail. I also understand I have the option to request a copy of my file.
2. I understand I am not obligated to utilize any of the services offered me and may be referred to other services offered by the agency or to an outside agency to assist with concerns that may have been identified.
3. Counselors may answer questions and provide information, but will not give legal advice. If I want legal advice, recommendation will be that I seek legal assistance from the appropriate entities.
4. I understand Arbor Housing and Development will not make referrals to specific agencies, but will provide me a list of agencies and I will make my own decision.

Homeowner

Date

Homeowner

Date

Counselor

Date

Use the button below to submit form