



Client/Counselor Agreement

Northeast Michigan Affordable Housing Inc. and its counselors agree to provide the following services:

- Review of your current budget and spending pattern
- Analysis of the mortgage default, including the amount and cause of default
- Presentation and explanation of reasonable options that may be available
- Assistance communicating with the mortgage servicer
- Explanation of the foreclosure process
- Identification of possible assistance resources
- Referrals to other agencies as appropriate
- Confidentiality, honesty, respect, and professionalism in all services

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

Further I/We agree and understand:

- that NEMAH is providing a free service and agree not to hold NEMAH or our counselor liable for the outcome
- to maintain contact with our lender and to relay all conversations to our counselor
- to always provide honest and complete information to my/our counselor, whether verbally or in writing.
- to provide all necessary documentation and follow-up information within the timeframe requested.
- to be on time for appointments and understand that if we are late for an appointment, the appointment may be cancelled and rescheduled.
- to contact my/our counselor about any changes in my/our situation immediately.
- that breaking this agreement may cause the counseling organization to sever its service assistance to me/us.

Homeowner

Date

Homeowner

Date

Counselor

Date

