Date:	
Homeownership Counseling Disclosure	
and urban Development (HUD)	approved by the U.S. Department of Housing can offer independent advice about whether an terms is a good fit based on your often at little or no cost.
agency in your area, you can v	ing a HUD-approved housing counseling isit the Consumer Financial Protection consumerfinance.gov/find-a-housing-
www.consumerfinance.gov/moi	ocating a housing counseling agency, call the
Borrower	Date
Borrower	Date
Broker	Date