



Realizing life's potential

### COUNSELING AGREEMENT

Client: \_\_\_\_\_ Client #: \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone: \_\_\_\_\_ email: \_\_\_\_\_

#### Counseling I wish to Receive

<input type="checkbox"/>	Pre-Purchase Counseling	<input type="checkbox"/>	Foreclosure Prevention	<input type="checkbox"/>	Financial Coaching
<input type="checkbox"/>	Budgeting/ Financial Education	<input type="checkbox"/>	Homebuyer Education	<input type="checkbox"/>	Financial Capability courses
<input type="checkbox"/>	Other Education	<input type="checkbox"/>	Supportive Services	<input type="checkbox"/>	Other

In signing this agreement and release, I am agree to actively participate in the JVS's counseling and education programs to help me improve my housing situation, become a homeowner or maintain homeownership, or understand my finances to improve my life. Participation in this program is voluntary and as part of this program I will receive a written Action Plan consisting of recommendations for handling my finances and actions I plan to take to attain my financial goals. Such Action Plan may include referral to other services as appropriate.

I understand that:

1. I may be referred to other services of JVS or another agency 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.
2. I understand that JVS receives funds through various governmental programs and as such, is required to share some of my personal information with program administrators or their agents for purposes of program monitoring, compliance and evaluation. I hereby authorize release of such information for that purpose.
3. I understand that a counselor may answer questions and provide information, but cannot give legal or tax advice. If I want legal or tax advice, I will be referred to an attorney or certified public accountant for appropriate assistance.
4. I understand that JVS provides both pre-purchase, including housing programs and loan products, and post-purchase homebuyer counseling services under an approved curriculum and my action plan, consisting of recommendations for handling my finances, may include

referrals to other housing agencies or organizations as appropriate. I further understand that the housing counseling I receive from JVS in no way obligates me to choose any of these particular housing programs or loan products.

5. I understand that the purpose of housing counseling / debt-load management is to provide one-on-one counseling to help those clients fix those problems that prevent affordable homeownership and/or rental housing. The counselor will analyze my (our) financial and credit situation, identify those barriers preventing me (us) from obtaining affordable housing and come up with a Client Action Plan with me to remove those barriers. I (we) understand that the counseling provided by JVS is comprehensive but may not address or foresee all issues that may present themselves during or after counseling and that JVS does not guarantee any specific outcome. I further understand that: 1. the counseling I receive from JVS in no way obligates me to follow its recommendations; and 2. Even with our willing participation, there are no guarantees either written or implied that I (we) will be approved for housing/ housing assistance by individuals, companies, or agencies or a mortgage(s) by any lender; private, state, or federal.
6. I understand that JVS receives client referrals from lenders and residential developers and may be compensated for related counseling services by these sources. JVS may, from time to time, refer clients to lenders and residential developers and does NOT receive any compensation for such referrals; a client is under no obligation to deal with sources to which they were referred by JVS.
7. I understand that receiving JVS counseling services is not contingent upon a client using a particular, lender, loan product or developer.
8. I/We hereby authorize JVS its agents, employees, or its affiliates to request and obtain, from me or other sources, income and asset information, mortgage and loan information, credit bureau and personal information pertinent to providing counseling services. I/We authorize and allow contact to be made on my/our behalf with representative from mortgage, attorney, collection, and credit bureau companies.
9. I also understand that as part of the referrals made to other agencies or service providers, that service provider may need information from me regarding services and support already completed or in progress with me. Pursuant to the Data Release form and Third Party Authorization signed by me, I authorize communication as indicated. I understand that I may withdraw this authorization at any time, verbally or in writing and that my withdrawal of authorization will be honored unless and until I authorize such communication in writing.
10. I will be provided with direction and information on available options based on my current situation. Any decision regarding my options is mine to make. I 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 that prevent affordable homeownership and/or rental housing. My signature below indicates that all information provided to my JVS Housing Counselor is correct to the best of my knowledge, especially as it pertains to my household expenses and income. I agree to update my JVS Housing Counselor immediately with any new information regarding my situation as my (our) case evolves and is necessary to bring my (our) case to closure.

11. My personal information will be treated confidentially and will not be divulged to any party that is not directly concerned and specifically authorized by me. I understand that the JVS Financial Education Housing Counselors work as a team and I agree that in the absence of my assigned JVS Housing Counselor that I may work with or speak with any other JVS Housing Counselor available at the time I need support.
12. JVS Housing Counselors agree to maintain strict confidentiality concerning all information pertaining to my case and to act in my best interest at all times.
13. If you or anyone in your family feels as though they have been unfairly steered or pressured into a certain mortgage loan, real estate, or other housing-related services, please contact MSHDA's Homeownership Counseling Program at 517-373-6840.

*Failure to sign the following consent may result in denial of program assistance or termination of counseling program benefits.*

I/ we have read and received a copy of this Client Counseling Agreement.

**CLIENT AGREEMENT & CONSENT:**

Client's Printed Name	Signature	Date
Client's Printed Name	Signature	Date
Client's Printed Name	Signature	Date
Counselor's Printed Name	Counselor's Signature	Date
Phone Number	email address	

**JVS - 29699 Southfield Road - Southfield, MI 48076**