HUD-Approved HECM Counseling Agencies

REFERENCE COPY · NOT BORROWER-SPECIFIC

> This is a general reference copy listing the national agencies that counsel by phone. Your loan originator is separately required to give you a personalized list that also includes five agencies in your local area or state.

The U.S. Department of Housing and Urban Development (HUD) requires that homeowner(s) interested in pursuing a Home Equity Conversion Mortgage (HECM) receive mandatory counseling regarding the implications of and alternatives to a reverse mortgage from a HUD-approved HECM counseling agency.

We are required by HUD regulations to provide you with a list of HECM counseling agencies. The list must include all HUD-approved counseling intermediaries that can provide telephonic counseling, as well as five (5) counseling agencies within your local area, state or both, with at least one of the local agencies located within a reasonable driving distance for the purpose of face-to-face counseling.

National Phone Counselors

TELEPHONIC · NATIONWIDE

GreenPath	(888) 860-4167
National Foundation for Credit Counseling	(866) 698-6322
Money Management International, Inc.	(877) 908-2227
QuickCert, Inc.	(888) 383-8885
Credit.org	(800) 947-3752
Horizon Counseling, Inc.	(888) 315-4326
Hancock Community Development Corp.	(877) 284-4326
ClearPoint Financial Solutions	(800) 251-2227
Credit Card Mgmt Svcs dba ReverseMortgageHelper.org	(561) 472-8000
Balance	(800) 777-7526
Housing Options Provided for the Elderly	(844) 432-6467
Navicore Solutions	(866) 855-7736
Consumer Credit Counseling Svc of Maryland	(800) 642-2227

Not all agencies provide counseling in every state. Confirm availability when you call.

Find agencies near you: answers.hud.gov/housingcounseling

Questions about counseling?

HUD housing counseling line

(800) 569-4287

Use Your Home to Stay at Home©

The official reverse mortgage consumer booklet approved by the U.S. Department of Housing & Urban Development. Free to download.

© 2021 National Council on Aging. Reproduced unaltered under CC BY-ND 3.0.

SCAN TO READ

CHOOSING AN AGENCY

You are free to select any HUD-approved HECM counseling agency, including agencies not shown here. Your loan originator is prohibited from recommending or endorsing a particular agency, from sitting in on your session, and from paying your counseling fee. Fees vary by agency, and some offer reduced-cost or no-cost counseling — ask when you call. Agency rosters change; verify an agency's current status with HUD before scheduling.

Chad Gordon Peck · Principal Lending Manager
NMLS 310031 / UT 5500919 · 801-809-3872
chad@reversefreedom.com

Reverse Freedom Mortgage
Company NMLS 1382816 / UT 9441193
Equal Housing Opportunity