



## Client – Counselor Contract

Lighthouse Community Development (LCD) and its counselor(s) agree to provide the following foreclosure prevention counseling services:

- Development of a spending plan
- Analysis of the mortgage default, including the amount and the cause of default.
- Presentation and explanation of reasonable options that may be available to the homeowner
- Assistance communicating with the mortgage servicer and other creditors
- Timely completion of promised action
- Explanation of collect and foreclosure process
- Identification of resources for additional assistance, if needed
- Referrals to additional resources
- Confidentiality, honesty, respect and professionalism in all services

I/We \_\_\_\_\_ agree to the following terms of service:

- 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 more than 15 minutes late, the appointment will need to be rescheduled
- If I/we are late for or miss three consecutive appointments my/or file and any agreements will be cancelled
- If I/we arrive to an appointment under the influence of any illegal substance, the appointment will end immediately and the counseling services may be terminated
- LCD staff and counselors may not be threatened (verbally or physically), harassed, cursed or disrespected. If this should occur, the counseling agreement will be terminated immediately and legal actions will be pursued.
- To contact the counselor immediately about any changes in my/our situation
- I/We understand that LCD and its counselors are not licensed attorneys and are not in any way providing legal advice.
- I/We understand that LCD and its counselors cannot guarantee the prevention of foreclosure but will work diligently towards the best possible solution
- I/We understand that breaking this agreement may cause LCD to severe its service assistance with me/us

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Counselor

\_\_\_\_\_  
Date