



AGORA COMMUNITY SERVICES CORPORATION, NFP

◆ *Providing Families with the Empowering Tools for Successful Housing and Home Ownership* ◆

SERVICE DISCLOSURE

AGORA offers housing counseling services to individuals and families to assist in supporting sustainable and affordable housing. Financial Capacity education is important to achieve sustainable housing and is included in all Service Areas below.

Mortgage Default Prevention One-On-One Counseling /Post-Modification Sessions & Workshops:
(FREE to Homeowner)

Pre-Purchase & Post-Purchase One-On-One Counseling Sessions and Workshops:
(FREE to Homeowner)

8-Hour Home Buyer Education Class/Workshop: \$75.00 per Client. FREE to Homebuyer, if covered by a Grantor Interactive Online Classes, AGORA receives a donation from Online Class Provider..

Rental Housing One-on-One Counseling Sessions:
(FREE to Client)

Post-Purchase One-On-One Counseling Sessions and Workshops
(FREE to Client)

Homelessness Prevention One-On-One Counseling Sessions and Workshops
(FREE to Client)

Transitional Housing Counseling Program:
(FREE to Homeowner)

Predatory Lending Counseling Session: (Fee paid by Lender)

Reverse Mortgage Housing Counseling Sessions & Outreach Workshops: (Fee paid by Homeowner)

2-4 Unit Property Counseling: (Fee paid by Property Owner, Up to 4 Units & Owner-Occupied FREE to Homeowner)

As a housing counseling participant(s), you are not obligated to receive, purchase, or utilize any other services offered by AGORA, or its exclusive partners, in order to receive housing counseling.

I/We understand that AGORA has the discretion to charge reasonable fees for some counseling services and that these fees will be explained to me prior to any counseling or education. I further understand that fees will not be charged if they create a financial hardship and that I will not be denied counseling or education, if I cannot pay the fees. Financial document is required to prove hardship to waive Fee.

I/We understand that AGORA provides information & education on numerous loan products and housing programs and I/we further understand that the housing counseling I/we receive from AGORA in no way obligates me/us to choose any of these particular loan products, housing programs or industry professional associated with AGORA. AGORA has financial affiliations with HUD, NeighborWorks America, and banks including PNC Bank; Bank of America; JP Morgan Chase and Wells Fargo.

By signing below, I/We acknowledge we have read the disclosure statement and understand it and have also received HUD's publication on home inspection and hazards of lead.

Client Name: _____ Client Signature: _____

Client Name: _____ Client Signature: _____

Date: _____

Intake / Counselor Admin: _____ Date: _____