SOUTH CAROLINA HOUSING COUNSELING AGREEMENT

I agree to engage Money Management International, (MMI) in providing me with housing counseling and education to assess my housing and financial needs regarding my mortgage.

I. Description of Services: During the course of the counseling session, the counselor will review my budget information which includes but is not limited to the household income and expenses, discuss the loss mitigation options, and develop an action plan for achieving financial goals. I give MMI permission to send me a copy of their written privacy policies after the counseling session.

II. MMI Funding and Payments: MMI is a nonprofit counseling agency. Their services are paid for by donations and fees from various sources, including mortgage lenders, servicers, government agencies, and other nonprofit organizations. MMI may charge a fee for Reverse Mortgage counseling, various forms of Pre-Purchase counseling and High Cost counseling. Homeowners will not be charged for other housing counseling services. No payments will be made by the homeowner as a result of the counseling session. MMI cannot require homeowners to make voluntary contributions to MMI nor obligate them to use any other services MMI provides or refers homeowners to. I give MMI permission to share my name and other non#public personal information with my mortgage lender and with HPF (Homeownership Preservation Foundation) so that MMI may be reimbursed for its services.

III. Cancellation: I reserve the right to cancel this contract without penalty or obligation for any reason and at any time by giving 10 days written notice of rescission to the licensee.

IV. Complaints: If you have any complaints about the counseling services received, you may contact the South Carolina Department of Consumer Affairs at 800.922.1594 (toll-free in SC) or 803.734.4200.

Print your name (Client)	Signature	Date
Print your name (Co-Client)	Signature	Date

Address

Telephone

Reservation Number

Client Number

Money Management International,(MMI)
14141 Southwest Freeway, Suite 1000 Sugar Land, TX 77478-3494
P:888.845.5669 (toll-free) F: 866.259.0103 (toll-free)