



## Counseling Agreement

1. I understand that Raleigh Area Development Authority (RADA) provides housing counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that RADA receives Congressional funds through the HUD Counseling Program and, as such, is required to share some of my personal information with HUD program administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. I give permission for RADA program administrators and/or their agents to pull my credit report.
4. I acknowledge that I have received a copy of RADA's Privacy Policy.
5. I may be referred to other housing services of the organization or another agency or agencies 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.
6. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
7. I understand that RADA provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from the RADA in no way obligates me to choose any of these particular loan products or housing programs.

Client's Signature \_\_\_\_\_

Date \_\_\_\_\_

Counselor Signature \_\_\_\_\_

Date \_\_\_\_\_