

## How can a HUD certified housing counseling agency help me?

- Borrowers who work with HUD certified agencies are **two times more likely to avoid foreclosure** than those who go it alone
- Analyze borrowers **“financial health”**
- Develop a specific **“Action Plan”**
- **Confidentiality** of personal data and financial information
- **Non-biased review** of loan document
- Resource provider – **referrals to other services**
- General **information hub (2-1-1)**
- **Free of Charge!**