

Based on amendments to the Home Ownership and Equity Protection Act (HOEPA), borrowers of certain home loans are now required to complete pre-purchase housing counseling with a HUD-approved agency before closing the loan. As a nonprofit HUD-approved housing counseling agency, credit.org has compiled important information you need to know to complete your pre-purchase counseling and receive your certificate of completion.



Borrower Checklist

1. Prepare some information before counseling

You will need to obtain the following information prior to counseling in order to complete the required session:

- **Loan Estimate** – Be sure you’ve received a copy of your loan estimate. Your certified coach will need to review that you have received your loan estimate and will review the details to ensure that you understand it.
- **Lender’s email address** – To ensure the delivery of the certificate of completion is received by your lender at your request.
- **Financial Information** – Current income and monthly expenses need to be readily available to complete your coaching session.

2. Locate an approved counseling agency

Pre-Purchase coaching must be completed with a HUD-approved housing counseling agency. Credit.org, a HUD-approved housing counseling agency, offers pre-purchase coaching over the phone which can be requested by visiting homeownership.org or by calling toll free **888-891-7841** to request a coaching session. To obtain a list of additional approved lenders please visit the CFPB at <http://www.consumerfinance.gov/find-a-housing-counselor/>

3. Complete coaching and obtain the required coaching certificate

After you have completed your pre-purchase coaching session, you will receive your certificate of completion; credit.org will send the certificate electronically to both you and your lender at your request.