



Certificate of Counseling

Section 1: To be completed by the Housing Counselor

I certify that I have provided pre-purchase counseling as defined below to the homebuyer.

Counseling Activities:	
Budget/Financial Analysis. A review of the client's income, expenses, spending habits, and use of credit in order to evaluate their unique financial situation relative to their housing needs.	
Housing Analysis. A review of the client's housing needs, current housing quality, and housing affordability relative to their financial capability.	
Action Plan. The housing counselor and the client must establish an action plan that outlines actions the housing counseling agency and client will do in order to meet the client's housing goals and, when appropriate, addresses the client's housing problem(s).	
Discuss Alternatives. Identify and discuss with the client at least three (3) alternatives or options available to the client, including Federal Housing Administration (FHA) programs and products if applicable, relevant to the specific housing need.	
Counselor's Name (Printed)	HUD Approved Counseling Agency:
Counselor's signature:	Agency ID:
Date of Signature:	

Section 2: To be completed by the Homebuyer

I certify that I have received counseling as stated above.

Homebuyer's Name (Printed):
Homebuyer's Signature:
Date of Signature