



Consumer Caution and Home Ownership Counseling Notice

If you obtain this loan, the lender will have a mortgage on your home. You could lose your home, and all money you have invested in it, if you do not meet your obligations under the loan, including making all your payments.

Mortgage loan rates, closing costs, and fees vary based on many factors, including your particular credit and financial circumstances, your earnings history, the loan-to-value requested, and the type of property that will secure your loan. Higher rates and fees may be applicable depending on the individual circumstances of a particular consumer's application.

You should shop around and compare loan rates and fees. This particular loan may have a higher rate, total points, and fees than other mortgage loans. You should consider consulting a qualified independent credit counselor or other experienced financial advisor regarding the rate, fees, and provisions of this mortgage loan before you proceed. For information on contacting a qualified credit counselor, ask your lender or contact the United States Department of Housing and Urban Development online or at 800-569-4287 for a list of counselors.

Your payments on existing debts contribute to your credit ratings. You should not accept any advice to ignore your regular payments to your existing creditors.

HUD APPROVED COUNSELING CENTERS

MICHIGAN STATE UNIVERSITY EXTENSION SERVICE —
WAYNE DETROIT
1400 Oakman Blvd
Detroit, MI 48238-2848
Phone: (313) 494-4965
Website: <https://MiMoneyHealth.org>

WAYNE METROPOLITAN COMMUNITY ACTION AGENCY
7310 Woodward Ave
Detroit, MI 48202-3165
Phone: (313) 388-9799
Website: <https://www.waynemetro.org>

CAPITAL AREA HOUSING PARTNERSHIP
600 W Maple St, Ste D
Lansing, MI 48906-5094
Phone: (517) 332-4663
Website: <http://www.capitalareahousing.org>

HABITAT FOR HUMANITY OF MICHIGAN
618 S Creyts Road, Ste A
Lansing, MI 48917-8270
Phone: (517) 485-1006
Website: <https://www.habitatmichigan.org>

GREENPATH FINANCIAL WELLNESS
36500 Corporate Drive
Farmington Hills, MI 48331-3553
Phone: (888) 860-4167
Website: <http://www.greenpath.org>

HOME REPAIR SERVICES OF KENT COUNTY
1100 Division Ave S
Grand Rapids, MI 49507-1024
Phone: (616) 241-2601
Website: <http://www.homerepairservices.org>

NORTHWEST MICHIGAN COMMUNITY ACTION AGENCY, INC
3963 3 Mile Road N
Traverse City, MI 49686-9164
Phone: (231) 947-3780
Website: <http://nmcaa.net>

LAKE COUNTY HOUSING AUTHORITY
22843 N Lakewood Lane
Lake Zurich, IL 60047-7403
Phone: (847) 223-1170
Website: <http://lakecountyha.org>

SPANISH COALITION FOR HOUSING
1922 N Pulaski Road
Chicago, IL 60639-4918
Phone: (773) 933-7575
Website: <https://www.sc4housing.org>