



## Consumer Caution and Home Ownership Counseling Notices

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 loans rates and 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 and 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 Developments 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

#### DETROIT NON-PROFIT HOUSING CORPORATION

8904 Woodward Avenue, Suite 279  
Detroit, MI 48202z  
Phone: 313-972-1111  
Fax: 313-972-1125  
E-mail: detroitnon@aol.com

#### MICHIGAN STATE UNIVERSITY EXTENSION SERVICES

240 Agriculture Hall, MSU Campus  
East Lansing, MI 48824  
Phone: 517-432-5620  
Fax: 517-353-4846  
E-mail: costner@msu.edu

#### GREENPATH DEBT SOLUTIONS

2111 Woodward Avenue, Suite 906  
Detroit, MI 48201  
Phone: 877-337-3399  
Email: housingdepartment@greenpath.com  
Website: www.greenpath.com

#### GREENPATH DEBT SOLUTIONS

612 S. Creyts Road, Suite C  
Lansing, MI 48917  
Phone: 877-337-3399  
Email: housingdepartment@greenpath.com\  
Website: www.greenpath.com

#### MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

735 E. Michigan Avenue  
Lansing, MI 48909  
Phone: 866-946-7432  
Email: SaveTheDream@Michigan.gov  
Website: www.michigan.gov/mshda