

## Our Services

### Foreclosure Intervention Counseling

H.O.P.E., Inc. possesses a strong knowledge in the area of mortgage default and/or foreclosure intervention counseling, specifically relating to the current industry practices of loss mitigation to include loan repayment, forbearance, modification, refinance, loan assumption, short sale, deed-in-lieu and other remedies available to the homeowner to avoid foreclosures. Counselors help identify predatory lending practices, such as inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and foreclosure.

### Pre-Purchase Education

Home Buyer Education is for anyone interested in buying a home, regardless of income or credit history. Informed consumers benefit through expanded personal finance opportunities and homeownership. Homebuyer education provides general information about the home buying process to a group of potential homebuyers, in a classroom setting. We offer one day workshop and a homebuyer's club with 8 series of classes.

### Pre-Purchase Counseling

Offers resolution of the barriers to homeownership through one-on-one meetings. This includes a complete evaluation of financial status and readiness for homeownership, preparation of a budget and the establishment of a plan that may include such things as long term savings plans or paying down debt to help you prepare for homeownership. The purpose is not only to enable the potential buyer to buy a home with the best financial terms, but also have the ability to maintain the home and the mortgage successfully over the long term.

### Post-Purchase Education & Counseling

Post-purchase education gives homeowners instruction to make homeownership sustainable in a classroom setting, while counseling involves one-on-one crisis intervention to help homeowners who are in trouble of maintaining homeownership. These programs fall into four categories: home maintenance (seasonal and on going) financial services, foreclosure intervention, and community building.

Our Mantra Is  
**HOPE Delivers Dreams**

**Our various counseling  
services provide families with  
the resources needed to  
successfully Purchase  
and Retain Homeownership!**



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**We provide housing and  
credit counseling to consumers  
on seeking financing, maintaining,  
or owning a home.**

## Partnering for a Workable Solution



Advantage of buying a home with confidence that comes with education and knowledge of housing options.



Lenders statewide recognize the certificate receive after attending a Home Buyer Education program offered by a HUD-approved counselor.



Help the borrower sort through their financial situation and get a realistic picture.



Provide advice about budgetary decisions.



Adopt the National Industry Standards for Homeownership Education and Counseling; Foreclosure Intervention Counseling by NeighborWorks.

## There's Always Help With HOPE

HUD approved housing counseling agencies to provide the following counseling services:

- Assisting eligible homebuyers to find and purchase homes
- Helping renters locate and qualify for assisted rental units
- Helping eligible homebuyers obtain affordable housing
- Assisting homeowners to avoid foreclosures
- Assisting renters to avoid evictions
- Helping the homeless find temporary or permanent shelter
- Reporting fair housing and discrimination complaints
- Addressing housing problems



## We Provide

Pre-Purchase & Post-Purchase Education  
Pre-Purchase Counseling  
Mortgage Default Assistance  
Foreclosure Intervention  
Credit Counseling  
Financial Management Counseling  
Predatory Lending Counseling  
Reverse "HECM" Mortgage Counseling  
Architectural / Development Services

## Our Programs

Housing Options & Planning Enterprises, Inc. is a HUD-approved housing counseling agency. Our mission is to ensure equal access to housing for all persons through counseling, education, and advocacy. H.O.P.E. offers a wide range of services designed to foster self-sufficiency and help people find and keep the housing that meets their needs.

