

Pre-Purchase Counseling Services

You can meet one-on-one with a counselor to discuss the criteria for buying a home, review mortgage products for first time homebuyers, determine a budget and overall credit history information, understand the steps to buying a home, and learn about closing and post closing information. Counselors can assist clients in preparing an "action plan" to follow to prepare for homeownership. Documentation usually required for a homebuyer preparation appointment will include current pay stubs for your most recent months of employment, two years tax returns and W-2s, credit information (if applicable), and three months of bank statements. Additional information may be required.

Post-Purchase Counseling Services

Confidential, one-on-one counseling is available to help you review your current financial situation and to develop a workable plan to match your cash-flow to the mortgage due date. In your session, our counselor will review your income and your expenses and help you develop a manageable budget. Our counselor will then discuss with you options that are available to help you meet your on-going mortgage obligations within your household budget."

OSCEOLA COUNTY
800 North Main St
Kissimmee, FL 34744
(407) 847-0053

ORANGE COUNTY
122 E. Colonial Dr.
Orlando, FL 32801
(407) 841-7777

VOLUSIA COUNTY
128 Orange Avenue #100
Daytona Beach, FL 32114
(386) 255-6573

MARION COUNTY
2300 S.E. 17th Street
Ocala, FL 34471
(352) 629-0105

CLSMF has been certified by the U.S. Department of Housing and Urban Development (HUD) as a housing counseling agency offering a variety of services.



COMMUNITY LEGAL SERVICES OF MID-FLORIDA

Need To Make Your Home More Affordable



Or Get A Reverse Mortgage?

We have both English and Spanish speaking certified and trained housing counselors that can assist with different housing related problems and concerns. These include HUD mortgage default, (including assistance under the Federal Government's Homeowner Affordability and Stability Plan) pre-purchase, post occupancy, money/debt management counseling, and reverse equity mortgage counseling.



Here's an overview of our housing related services available to homeowners and prospective homeowners.

Foreclosure/Loss Mitigation Counseling

A HUD-certified housing counselor will meet with you, establish a budget and review and determine the best path to either resolve foreclosure, or mitigate the effects of foreclosure. The Counselor will help you determine the appropriate strategies to help you keep your property and to get back on track. Counseling will also offer you assistance in dealing with your lender, provide you information on avoiding scams that may cause you to lose your home and explain how to avoid predatory lending.

With Foreclosure/Loss Mitigation Counseling, a Certified Housing Counselor will assist you in:

- Reviewing your monthly budget, income and debt, discussing possible methods of budget modification
- Discussing available options available to you for resolving your delinquent payments.
- Establishing a workable repayment or other plan that will enable you to bring your mortgage current, allowing you to remain in your home.
- Helping you communicate with your mortgage servicer.
- Assisting you with submitting a loss mitigation package to your mortgage servicer.

- Creating a written action plan to help you avoid foreclosure and future financial crises.

Counseling on Home Equity Conversion Mortgages (HECM)

If you're over age 62, a Reverse Equity Mortgage (also known as a Home Equity Conversion Mortgage) enables a person to convert part of their equity in their homes into tax-free income without having to sell the home, give up the title, or take on a new monthly mortgage payment - giving them access to regular income without selling their home or making loan payments. Our counselors will review your financial situation, determine if you qualify for a home equity mortgage and help you evaluate other options for increasing income.

With Reverse Mortgage Counseling, a HUD-Certified Housing Counselor will assist you in:

- Reviewing your monthly budget, income and debt
- Understanding the advantages and disadvantages of a Reverse Mortgage
- Seeing if your goals are achievable with this type of mortgage

PLEASE NOTE that HECM Counseling is REQUIRED before a reverse mortgage can be given. It is one of the most important aspects of this process because it requires an independent third-party to make sure you understand the program and review alternative options with a HUD-Certified Housing Counselor before applying for a Home Equity Conversion Mortgage.