



Program Disclosure Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about financial and housing education, please speak to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose

Horizon Counseling Inc. is a nonprofit housing counseling agency. We provide one-on-one counseling for the FHA HECM (Home Equity Conversion Mortgage) program and also several proprietary reverse mortgages. These currently include the following: CashKeeper, EquityAvail, Equity Elite, Equity IQ, Equity Power, HELO, Homesafe, Platinum, Smartfi Choice, HomeForLife. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.).

Client Freedom of Choice

You may consider seeking alternative products and services from other entities, including the Federal Housing Administration (FHA). You are entitled to choose whatever real estate professionals, lenders, lending products, or other counseling agencies that best meet your needs. A list of HUD approved reverse mortgage counseling agencies is available by searching “HECM Counselors” at hud.gov. However, you have no obligation to use their services and there is no expectation for you to do so.

Agency Conduct

No Horizon Counseling employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency’s compliance with federal regulations and our commitment to serving the best interests of our clients. CFR §214.303(f).

Errors, Omissions, and Disclaimer of Liability

I/we agree Horizon Counseling, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in any of Horizon Counseling's financial, housing education and counseling services; and I hereby release and waive all claims of action against Horizon Counseling and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance

In order to assess client satisfaction and in compliance with HUD protocol, Horizon Counseling will contact you after the completion of your financial and housing education or counseling service. You may be requested to complete a survey asking you to evaluate your experience.

As a financial and housing education participant, you are not obligated to use the products and services of Horizon Counseling or our industry partners. I/we acknowledge that I/we received, reviewed, and agree to Horizon Counseling's Program Disclosures.

Confidentiality Statement

Clients may disclose confidential information to Horizon Counseling Inc. during the course of scheduling and counseling. All information provided by or on behalf of a client or data collected by Horizon Counseling during the performance of the counseling service is deemed to be confidential information. Horizon Counseling Inc. will not disclose client information to any person or entity other than HUD and their respective employees and representatives.

There is no obligation to receive, purchase or use any product or service offered by this agency, its industry partners or other party in exchange for you receiving HUD housing counseling services.

Client Signature _____ Date_____

Client Signature _____ Date_____

Counselor Signature _____ Date_____