

## IMPORTANT NOTICE REGARDING HOUSING COUNSELING

You are receiving this notice because you have applied for a Maryland residential mortgage loan secured by a first lien. In applying for and entering into a mortgage loan you will be required to sign complex legal documents. You should be certain that you understand the terms of the loan being offered to you in these documents before you commit in writing. If you do not pay the loan according to its terms, you could lose your home.

## BE ADVISED: The State of Maryland recommends that all residential mortgage loan applicants receive home-buyer education or housing counseling from a nonprofit or government agency before signing any documents that commit them to a loan.

Home-buyer education or housing counseling may be provided face-to-face or over the telephone. Set forth below is a list prepared by the Maryland Department of Housing and Community Development of nonprofit and government agencies that provide home-buyer education or housing counseling.

See attached List of Nonprofit and Government Agencies Offering Home-Buyer Education or Housing Advice

## List of Nonprofit and Government Agencies that Provide Home-buyer Education or Housing Counseling

Agency Name	Phone/ Website	Address	Languages
Anne Arundel County	410-626-1900	251 West St	English
		P.O. Box 1951	Spanish
Community Action Agency, Inc.	www.aaceoc.com	Annapolis, MD 21404	Spanish
	410 222 7600	2666 Riva Road	F 1' 1
Arundel Community	410-222-7600	Suite 210	English
Development Service Inc	www.acdsinc.org	Annapolis, MD 21401	Spanish
	410, 422, 0700	5640 Midwood Ave	F 1' 1
Affordable Housing Centers Of	410-433-9790	First Floor	English
America, Baltimore, MD	www.ahcoa.org	Baltimore, MD 21212	Spanish
Belair - Edison Neighborhoods,	410-485-8422	3412 Belair Road	
Inc.	belair-edison.org	Baltimore, MD 21213	English
		26 N. Fulton Ave	
Bon Secours	410-383-4710	Baltimore, MD 21223	English
CCCS of Maryland And	800-640-2227	757 Frederick Rd.	
Delaware - Catonsville Office	www.cccs-inc.org	Baltimore, MD 21228	English
CCCS Of Maryland And	<u>866-731-8486</u>	757 Frederick Rd.	
Delaware		Baltimore, MD 21228	English
CCCS Of Maryland And	<u>www.cccs-inc.org</u> 800-640-2227		
		5410 Ritchie Hwy.	English
Delaware – Brooklyn Park Office	<u>111.cccs-inc.org</u>	Baltimore, MD 21225	
CCCS Of Maryland And	800-640-2227	408 Eastern Blvd.	English
Delaware - Essex Office	www.cccs-inc.org	Baltimore, MD 21221	U
CCCS Of Maryland And	800-640-2227	7905B Harford Rd.	English
Delaware - Parkville Office	www.cccs-inc.org	Baltimore, MD 21234	8
Druid Heights Community	410-523-1350	2140 McCulloh Street	English
Development Corp.	www.druidheights.com	Baltimore, MD 21217-3529	8
Eastside Community	410-284-9861	7835 Eastern Ave, Ste. 302	English
Development Corp.	www.eastsidecdc.org	Baltimore, MD 21224	Linghishi
Garwyn Oaks Northwest Housing	410-947-0084	2300 Garrison Blvd, Ste	
Resource Center, Inc	www.go-northwesthrc.org	140	English
Resource conter, me		Baltimore, MD 21216	
Greater Baltimore Urban League	410-523-8150-247	512 Orchard St	English
Greater Baltimore Orban League	www.bul.org	Baltimore, MD 21201-1947	English
Harbel Housing Dorthorship	410-444-9152	5807 Harford Rd.	English
Harbel Housing Partnership	www.harbel.org	Baltimore, MD 21214	
NACA (Neighborhood Assistance	410-783-0465	1 East Mount Royal Ave	English
Corp Of America) Baltimore, MD	www.naca.com	Baltimore, MD 21202	
Neighborhood Housing Services	410-327-1200	819 Park Ave	English
Of Baltimore,	www.nhsbaltimore.org	Baltimore, MD 21201	
Oliver Economic Development	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	1400 E Federal St	
Corp	443-388-9809	Baltimore, MD 21213	English
Southeast Community	410-342-3234	3700 Eastern Ave	English
Development Corp	www.southeastcdc.org	Baltimore, MD 21224	Spanish
zereiopment corp		Summere, 1112 1122 1	English
St. Ambrose Housing Aid Center,	410-366-8550	321 East 25th Street	French
Inc.	www.stambros.org	Baltimore, MD 21218-5303	1 I CHCH
	www.stamoros.org	Datumore, wiD 21210-3303	

The Development Corp Of Northwest Baltimore	410-578-7190	3521 West Belvedere Ave Baltimore, MD 21215-5802	English
CCCS Of Maryland And Delaware – Bel Air Office	800-640-2227 <u>www.cccs-inc.org</u>	1202 Agora Dr. Bel Air, MD 21014	English
Harford County Housing Agency	410-638-3045 <u>www.harfordcountymd.gov</u>	15 South Main Street, Ste 106 Bel Air, MD 21014	English Spanish
United Communities Against Poverty	301-322-5700 <u>www.ucappgc.org</u>	1400 Doewood Lane, Capitol Heights, MD 20731-0356	English
Cumberland Neighborhood Housing Services, Inc	301-722-6958 www.cumberlandnhs.org	400 N Mechanic St Cumberland, MD 21502	English
Mission Of Peace	810-232-0104 www.missionofpeace.com	6045 Fenton Ave Dearborn Heights, MD 48127	English
CCCS Of Maryland And Delaware – Easton Office	800-640-2227 www.cccs-inc.org	219 Marlboro Rd. Easton, MD 21601	English
Cecil County Housing Agency	410-996-8216	200 Chesapeake Blvd. Ste 1800 Elkton, MD 21921	English
Frederick Community Action Agency	301-600-1506 www.cityoffrederick.com/depar tments/CAA/Agency.htm	100 S Market St Frederick, MD 21701-5527	English Spanish
Money Management International - Frederick	800-747-4222 www.moneymanagement.org	1003 West 7th St., Ste. 404 Fredrick, MD 21701	English Spanish
Homefree USA Of Montgomery County, MD	301-355-6140 www.homefreeusa.org	640 East Diamond Ave Room C Gaithersburg, MD 20877	English Spanish
Maryland Rural Development Corp	410-479-3566 www.mrdc.net	101 Cedar Lane PO Box 739 Greensboro, MD 21639- 0739	English
Hagerstown Neighborhood Development Partnership, Inc.	301-797-0900 www.hagerstownhomestore.org	21 East Franklin Street Hagerstown, MD 21740	English
Washington County Community Action Council	301-797-4161 www.wccac.org	101 Summit Ave. Hagerstown, MD 21740	English
Southern Maryland Tri-County Community Action	301-274-4474 <u>www.smtccac.org</u>	8383 Old Leonardtown Road Hughesville, MD 20637	English Spanish
Homefree - U S A	301-891-8400 www.homefreeusa.org	3401 A East-West Highway Hyattsville, MD 20782	English Spanish
Housing Initiatives Partnership, Incorporated	301-699-3835 www.hiphomes.org	6525 Belcrest Road Suite 555 Hyattsville, MD 20782	English
The Greater Washington Urban League	301-985-3519 www.gwul.org	5012 Rhode Island Ave Hyattsville, MD 20781	English
Home Partnership, Incorporated	410-679-3200 www.homepartnershipinc.org	Rumsey Towers Building Suite 301 626 Towne Center Dr. Joppatowne, MD 21085	English

Clearpoint Financial Solutions, Inc.	877-877-1995 www.clearpointcreditcounselin gsolutions.org	9344 Lanham Severn Road #205 Lanham, MD 20706	English
Prince Georges County Homeownership Center	301-883-5570	9400 Peppercorn Place, Suite 120 Largo, MD 20774	English Spanish
Garrett County Community	888-877-8403	104 E. Center Street	English
Action Committee, Inc. CCCS Of Maryland And	www.garrettcac.org 800-640-2227	Oakland, MD 21550-1328 10220 S. Dolefield Rd.	Spanish
Delaware	www.cccs-inc.org	Owings Mills, MD 21117	English
Housing Options & Planning Enterprise, Inc.	301-567-3330 www.hopefinancial.org	6188 Oxon Hill Road, Suite 700 Oxon Hill, MD 20745	English Spanish
Centro De Apoyo Familiar (Caf)	301-328-3292 www.mycaf.org	6801 Kenilworth Ave, Ste 201 Riverdale, MD 20737	English Spanish
Seed - Sowing Empowerment And Economic Development	301-458-9808 <u>www.seedinc.org</u>	6201 Riverdale Road, Ste 200 Riverdale, MD 20737	English
Money Management International Rockville	800-747-4222 www.moneymanagement.org	15847 Crabbs Branch Way Rockville, MD 20855-2635	English Spanish
CCCS Of Maryland And Delaware	800-640-2227 www.cccs-inc.org	242 Tilghman Rd. Salisbury, MD 21804	English
Salisbury Neighborhood Housing Service, Inc	410-543-4626 www.salisburynhs.org	400 Snow Hill Road Salisbury, MD 21804	English
Shore Up!, Inc	410-749-1142 www.shoreup.org	520 Snow Hill Rd Salisbury, MD 21804-6031	English
Telamon Corp	410-546-4604	917 Mt. Hermon Road, Ste 2 Salisbury, MD 21804	English Spanish
National Foundation For Credit Counseling, Inc.	800-388-2227 <u>www.nfcc.org</u>	801 Roeder Road, Suite 900 Silver Spring, MD 20910-3372	English Spanish
Omega Gold Development Group	301-847-0255 www.omegagolddevelopmentgr oup.com	3000 Victory Lane Suitland, MD 20752	English
Unity Economic Development Corp	301-505-0331	3231 Brinkley Road Temple Hills, MD 20748	English

List of Department of Housing and Urban Development Approved Organizations for Maryland Updated 9/30/2010. Notice updated 11/5/2010.

Source: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MD

