**Addendum to Certificate of HECM Counseling**

(Pursuant to Cal. Civ. Code § 1923.2(k))

Date of Counseling:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

A lender must provide a prospective borrower a list of not fewer than 10 housing counseling agencies approved by the United States Department of Housing and Urban Development to engage in reverse mortgage counseling, and a lender may not accept a final and complete application for a reverse mortgage or assess any fees upon a prospective borrower without receiving certification that the prospective borrower has received counseling from an approved counseling agency.

The certification must indicate that the reverse mortgage counseling was conducted in person, unless the borrower elected to receive the counseling in another manner.

**\_\_ I/We hereby indicate that we elected to receive to counseling in a manner other than in person (specify manner of counseling):**

\_\_ Telephone

\_\_ Skype

\_\_ Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
| Homeowner (Borrower) Signature & Date | Homeowner (Borrower) Signature & Date |
|  |  |

|  |  |
| --- | --- |
| Address(City, State/Zip) and Telephone Number:  | Address(City, State/Zip) and Telephone Number:  |
|  |  |

|  |  |
| --- | --- |
| Counselor’s Name (Printed): | HUD Approved Counseling Agency Name: |
|  |  |

|  |  |
| --- | --- |
| Counselor’s Name (Signature & Date): | Address(City, State/Zip) Telephone Number:  |
| X | Telephone Number: |