

## Part A: To be completed by counseling recipient

### Counseling Recipient Certification:

I certify that I received the housing counseling and education services listed below from the housing counselor and agency named in this form.

Counseling Recipient's Name (Printed)	
Counseling Recipient's Signature	
Date of Signature	

## Part B: To be completed by housing counselor

### Counselor Certification:

I certify that I provided housing counseling (parts A and B below) before the client entered into a contract to purchase a home. Also, the counseling and education provided meet HUD definitions, detailed on page 2 of this form and summarized below:

Topics and Activities Covered	
<p>A. Analysis of the client's financial situation, including</p> <ul style="list-style-type: none"> <li>• a review of the client's income, expenses, spending habits, and use of credit;</li> <li>• a comparative analysis of renting versus owning, given the client's financial situation;</li> <li>• the establishment of a household budget the client can afford; and</li> <li>• development of an action plan to help the client become "mortgage ready."</li> </ul>	
<p>B. Decision to purchase a home, including</p> <ul style="list-style-type: none"> <li>• budgeting, credit, assessing homeownership readiness;</li> <li>• shopping for a home; and</li> <li>• the mortgage application process.</li> </ul>	
<p>C. Issues arising during or affecting the period of homeownership, such as</p> <ul style="list-style-type: none"> <li>• home maintenance and homeownership expenses (including preventive maintenance, taxes, insurance, homeownership association, condo, or other fees);</li> <li>• refinancing, default, and foreclosure; and</li> <li>• sale or other disposition of a home.</li> </ul>	
Counselor's Name (Printed)	Name of HUD-Approved Counseling Agency
Counselor's Signature	Agency Address
Date of Signature	Telephone Number
Agency ID	Agency Tax Identification Number

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**INSTRUCTIONS**

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**Certificate of Completion of Housing Counseling  
(Fannie Mae Form 1017)****Part A: To be completed by the individual who received the housing counseling and education—the counseling recipient**

Type or print your name in the appropriate box, then sign and date the form where indicated.

Forward the signed form to your housing counselor. Once the form is completed by your housing counselor, send it to your lender to be placed in your mortgage file.

**Part B: To be completed by the housing counselor**

In signing this form, you certify that you provided counseling before your client signed a purchase contract on a home. You also certify that the counseling and education provided by your agency meets HUD's definitions found in Chapter 1, Section 1-4 F and Section 1-4 G of the *HUD Housing Counseling Program Handbook* (7610.1 dated 05/2010):

1-4 F. Counseling. Counseling is described as counselor-to-client assistance that addresses unique financial circumstances and housing issues, and focuses on overcoming specific obstacles to achieving a housing goal such as repairing credit, addressing a rental dispute, purchasing a home, locating cash for a down payment, raising awareness about critical housing topics such as predatory lending practices, fair lending and fair housing requirements, finding units accessible to persons with disabilities, avoiding foreclosure, or resolving a financial crisis. Except for reverse mortgage counseling, all counseling will involve the creation of an action plan.

1-4. G. Education. For the purposes of HUD's Housing Counseling Program, education is defined as formal classes, with established curriculum and instructional goals, provided in a group or classroom setting, or other formats approved by HUD, covering topics such as, but not limited to: (1) renter rights; (2) the home buying process; (3) how to maintain a home; (4) budgeting; (5) fair housing; (6) identifying and reporting predatory lending practices; (7) rights for persons with disabilities; (8) and the importance of good credit. Special Note: The educational topic of "Fair Housing" may include the promotion and protection of civil rights as they relate to ensuring equal opportunity housing. Such educational sessions may include topics such as identifying and reporting discriminatory policies, procedures practices, fair lending, Section 504 of the Rehabilitation Act, and predatory lending.

Type or print your name where indicated, sign and date the form, and enter the information requested to identify the HUD-approved agency.

**Note:** The Agency ID requested is the Agency ID required under Box 1 on the HUD-9902 (*Housing Counseling Agency Activity Report*).

Return the completed, signed form to the counseling client who will then forward it to the lender.