



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 Community Action Agency, Incorporated	410-626-1900	www.aaccaa.org	251 West Annapolis Street Annapolis, Maryland 21401-1311	English Spanish
Arundel Community Development Service Inc	410-222-7600 ext. 130	www.acdsinc.org	2666 Riva Road Suite 210 Annapolis, Maryland 21401-7345	English Spanish
Asian American Homeownership Counseling Inc.	301-760-7636	www.aahc.org	12320 Parklawn Drive Rockville, Maryland 20852-1726	Chinese Mandarin English Korean Spanish
Belair Edison Neighborhoods, Inc.	410-485-8422	www.belairedison.org	3412 Belair Rd Baltimore, Maryland 21213-1233	English Spanish
CCCS of Maryland and Delaware	800-640-2227	www.ccsinc.org	Brooklyn Park Office 5410 Ritchie Hwy. Baltimore, Maryland 21225	English
CCCS of Maryland and Delaware	800-640-2227	www.ccsinc.org	Catonsville Office 757 Frederick Rd. Baltimore, Maryland 21228	English
CCCS of Maryland and Delaware	800-640-2227	www.ccsinc.org	Essex Office 408 Eastern Blvd. Baltimore, Maryland 21221	English
CCCS of Maryland and Delaware	800-640-2227	www.ccsinc.org	Parkville Office 7905B Harford Rd. Baltimore, Maryland 21234	English
CCCS of Maryland and Delaware	800-640-2227	www.ccsinc.org	Bel Air Office 1202 Agora Dr. Bel Air, Maryland 21014	English
Cecil County Housing Agency	410-996-8215	www.ccgov.org/dept_housing/index.cfm	200 Chesapeake Blvd Suite 1800 Elkton, Maryland 21921-6682	English Spanish

Agency Name	Phone	Website	Address	Languages
Centro de Apoyo Familiar (CAF)	301-328-3292	www.mycaf.org	6801 Kenilworth Ave., Suite 201 Riverdale, Maryland 20737-1374	English Spanish
Clearpoint Credit Counseling Solutions Lanham Branch	877-877-1995	www.clearpointccs.org	10104 Senate Dr Suite 236 Lanham, Maryland 20706-4392	ASL English Spanish
Comprehensive Housing Assistance, Inc	410-500-5309	www.chaibaltimore.org	5809 Park Heights Avenue Baltimore, Maryland 21215-3931	English
Cumberland Neighborhood Housing Services, Inc	301-722-6958	N/A	400 N Mechanic St Cumberland, Maryland 21502-2213	English
Diversified Housing Development, Inc.	410-496-1214	www.diversifiedhousing.org	8025 Liberty Rd Windsor Mill, Maryland 21244-2966	English
Druid Heights Community Development Corporation	410-523-1350	www.druidheights.com	2140 Mcculloh St Baltimore, Maryland 21217-3529	English
Eastside Community Development Corporation	410-284-9861	www.eastsidecdc.org	7835 Eastern Avenue, Ste. 302 Baltimore, Maryland 21224	English
Frederick Community Action Agency	301-600-1506	www.cityoffrederick.com/fcaa	100 S Market St Frederick, Maryland 21701-5527	English Spanish
Garrett County Community Action Committee, Inc.	301-334-9431	www.garrettcac.org	104 E Center St Apt 3 Oakland, Maryland 21550-1341	English Spanish
Garwyn Oaks Northwest Housing Resource Center, Inc	410-947-0084 ext. 101	www.gonorthwesthrc.org	2300 Garrison Blvd Suite 140 Baltimore, Maryland 21216-2335	English
Guidewell Financial Solutions, A.K.A CCCS of Maryland and Delaware, Inc.	410-747-2050	www.ccsinc.org	757 Frederick Road, 2Nd Fl Baltimore, Md 21228-4503	English

Agency Name	Phone	Website	Address	Languages
Hagerstown Neighborhood Development Partnership, Inc.(HNDP)	301-797-0900	www.hagerstownhomestore.org	21 E Franklin St Hagerstown, Maryland 21740-4914	English
Harbel Housing Partnership (A Division Of Harbel Community Organization, Inc.)	410-444-9152	www.harbel.org	5807 Harford Rd Baltimore, Maryland 21214-1848	English
Harford County Housing Agency	410-638-3045	www.harfordhousing.org	15 S Main St Suite 106 Bel Air, Maryland 21014-8723	English Spanish
Home Partnership, Inc. (HPI)	410-679-3200	www.homepartnershipinc.org	626 Towne Center Dr Joppa, Maryland 21085-4446	ASL English
HomeFree USA	301-891-8400	www.HomeFreeUSA.org	6200 Baltimore Avenue Riverdale, Maryland 20737-1054	English Spanish
HomeFree USA of the Washington DC Metropolitan Area	301-891-8400	www.HomeFreeUSA.org	6200 Baltimore Ave. Riverdale, Maryland 20737	English Spanish
Housing Initiative Partnership, Inc. (HIP)	301-699-3835	www.hiphomes.org	6525 Belcrest Road Suite 555 Hyattsville, Maryland 20782-2003	English Spanish
Housing Initiative Partnership, Inc. (HIP)	301-916-5946	www.hiphomes.org	620 East Diamond Avenue Suite L Gaithersburg, Maryland 20877-5320	English Portuguese Spanish
Housing Initiative Partnership, Inc. (HIP)	301-916-5946	www.hiphomes.org	12900 Middlebrook Road Suite 1500 Germantown, Maryland 20874-2672	English Spanish
Housing Options & Planning Enterprise, Inc.	301-567-3330	www.hopefinancial.org	6188 Oxon Hill Rd Suite 700 Oxon Hill, Maryland 20745-3151	English Spanish
Howard County Office on Aging	410-313-5980	N/A	6751 Columbia Gateway Dr Columbia, Maryland 21046-2164	Arabic Cambodian English Italian

Agency Name	Phone	Website	Address	Languages
Latino Economic Development Corporation	202-588-5102	www.ledcmetro.org	11002 Veirs Mills Road Suite 503 Wheaton, Maryland 20902-2574	English Spanish
Lydia's House	301-322-5353	www.lydiashousendc.org	1300 Mercantile Lane Largo, Maryland 20774-5327	English
Maryland Rural Development Corporation	410-269-0910	www.mrdc.net	101 Cedar Lane PO Box 739 Greensboro, Maryland 21639-1580	English
Money Management International Silver Spring	866-232-9080	www.moneymanagement.org	15847 Crabbs Branch Way Rockville, Maryland 20855-2635	English Spanish
NACA (Neighborhood Assistance Corporation Of America) Baltimore, Md	410-783-0465	www.naca.com	1 E Mount Royal Ave Baltimore, Maryland 21202-2614	English Spanish
Navicore Solutions Owings Mills, Md	732-409-6281	www.novadebt.org	10989 Red Run Blvd Owings Mills, Maryland 21117-3283	English Spanish
Neighborhood Housing Services of Baltimore	410-327-1200	www.nhsbaltimore.org	819 Park Ave Baltimore, Maryland 21201-4854	English Spanish
Salisbury Neighborhood Housing Service, Inc	410-543-4626	www.salisburynhs.org	540 Riverside Dr Suite 18 Salisbury, Maryland 21801-5352	English
SEED - Sowing Empowerment And Economic Development	301-458-9808 ext. 136	www.seedinc.org	6201 Riverdale Road, Suite 200 Riverdale, Maryland 20737-2173	English Spanish
Shore Up!, Inc	410-749-1142	www.shoreup.org	520 Snow Hill Rd Salisbury, Maryland 21804-6031	English Spanish
Southeast Community Development Corporation	410-342-3234	www.southeastcdc.org	3323 Eastern Ave Baltimore, Maryland 21224-4109	English Spanish

Agency Name	Phone	Website	Address	Languages
Southern Maryland Tri-County Community Action Committee, Inc.	301-274-4474 ext. 219	www.smtccac.org	8383 Old Leonardtown Road Hughesville, Maryland 20637	English Spanish
Springboard Bethesda	844-218-8137	N/A	6701 Democracy Boulevard Suite 300 Bethesda, Maryland 20817-1572	English
St. Ambrose Housing Aid Center, Inc.	410-366-8550	www.stambros.org	321 E 25Th St Baltimore, Maryland 21218-5303	English
Telamon Corporation	410-546-4604	www.telamon.org	31901 Tri County Way Suite 112 Salisbury, Maryland 21804-1708	Creole English Spanish
The Development Corporation of Northwest Baltimore	410-578-7190	www.thedevelopm entcorporation.org	3521 W Belvedere Ave Baltimore, Maryland 21215-5802	English
The Greater Washington Urban League	301-985-3519	www.gwul.org	5012 Rhode Island Ave Hyattsville, Maryland 20781-2037	English
United Communities Against Poverty	301-322-5700 ext. 109	www.ucappgc.org	1400 Doewood Lane, Capitol Heights, Maryland 20743-1018	Chinese Mandarin English French Russian Spanish Vietnamese
Unity Economic Development Corporation	301-505-0331	www.unityedc.org	5801 Allentown Road, Suite 309 Suitland, Maryland 20746-4563	English
Washington County Community Action Council	301-797-4161	www.wccac.org	101 Summit Ave Hagerstown, Maryland 21740-5508	English

List of Department of Housing and Urban Development Approved Organizations for Maryland Updated 7/7/2015. Notice updated 11/5/2010.

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