4-SIGHT COUNSELING, INC.

937 Broadway, Broadway Plaza Suite 305 Cape Girardeau, MO 63701
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Client/Counselor Contract

4-Sight Counseling, Inc. and its counselors agree to provide the following services

- Development of a spending plan
- Analysis of the mortgage default, including the amount and cause of default
- Presentation and explanation of reasonable options available to the homeowner
- Assistance communicating with the mortgage servicer and other creditors
- Timely completion of promised action
- Explanation of collection and foreclosure process
- Identification of assistance resources
- Referrals to needed resources
- Confidentially, honesty, respect and professionalism in all services

I/We agree to the following terms of service:

- I/We agree will always provide hones and complete information to my/our counselor.
- I/We will provide all necessary documentation and follow-up information within the timeframe requested.
- I/We will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.
- I/We will call within 6 hours of a schedule appointment if/we will be unable to attend an appointment
- I/We will contact the counselor about any changes in our situation immediately.
- I/We understand that breaking this agreement may cause the counseling organization to servicer its service assistance to me/us.

_____	_____
Homeowner	Date
_____	_____
Homeowner	Date
_____	_____
Homeowner	Date
_____	_____
Homeowner	Date