

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, Inc.	410-626-1900 www.aaceoc.com	251 West St P.O. Box 1951 Annapolis, MD 21404	English Spanish
Arundel Community Development Service Inc	410-222-7600 www.acdsinc.org	2666 Riva Road Suite 210 Annapolis, MD 21401	English Spanish
Affordable Housing Centers Of America, Baltimore, MD	410-433-9790 www.ahcoa.org	5640 Midwood Ave First Floor Baltimore, MD 21212	English Spanish
Belair - Edison Neighborhoods, Inc.	410-485-8422 www.belair-edison.org	3412 Belair Road Baltimore, MD 21213	English
Bon Secours	410-383-4710	26 N. Fulton Ave Baltimore, MD 21223	English
CCCS of Maryland And Delaware - Catonsville Office	800-640-2227 www.cccs-inc.org	757 Frederick Rd. Baltimore, MD 21228	English
CCCS Of Maryland And Delaware	866-731-8486 www.cccs-inc.org	757 Frederick Rd. Baltimore, MD 21228	English
CCCS Of Maryland And Delaware - Brooklyn Park Office	800-640-2227 www.cccs-inc.org	5410 Ritchie Hwy. Baltimore, MD 21225	English
CCCS Of Maryland And Delaware - Essex Office	800-640-2227 www.cccs-inc.org	408 Eastern Blvd. Baltimore, MD 21221	English
CCCS Of Maryland And Delaware - Parkville Office	800-640-2227 www.cccs-inc.org	7905B Harford Rd. Baltimore, MD 21234	English
Druid Heights Community Development Corp.	410-523-1350 www.druidheights.com	2140 McCulloh Street Baltimore, MD 21217-3529	English
Easside Community Development Corp.	410-284-9861 www.eastsidecdc.org	7835 Eastern Ave, Ste. 302 Baltimore, MD 21224	English
Garwyn Oaks Northwest Housing Resource Center, Inc	410-947-0084 www.go-northwesthrc.org	2300 Garrison Blvd, Ste 140 Baltimore, MD 21216	English
Greater Baltimore Urban League	410-523-8150-247 www.bul.org	512 Orchard St Baltimore, MD 21201-1947	English
Harbel Housing Partnership	410-444-9152 www.harbel.org	5807 Harford Rd. Baltimore, MD 21214	English
NACA (Neighborhood Assistance Corp Of America) Baltimore, MD	410-783-0465 www.naca.com	1 East Mount Royal Ave Baltimore, MD 21202	English
Neighborhood Housing Services Of Baltimore, MD	410-327-1200 www.nhsbaltimore.org	819 Park Ave Baltimore, MD 21201	English
Oliver Economic Development Corp	443-388-9809	1400 E Federal St Baltimore, MD 21213	English
Southeast Community Development Corp	410-342-3234 www.southeastcdc.org	3700 Eastern Ave Baltimore, MD 21224	English Spanish
St. Ambrose Housing Aid Center, Inc.	410-366-8550 www.stambros.org	321 East 25th Street Baltimore, MD 21218-5303	English French
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 www.cccs-inc.org	1202 Agora Dr. Bel Air, MD 21014	English
Harford County Housing Agency	410-638-3045 www.harfordcountymd.gov	5 South Main Street, Ste 106 Bel Air, MD 21014	English Spanish

United Communities Against Poverty	301-322-5700 www.ucappgc.org	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/departments/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 www.smtccac.org	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.clearpointcreditcounselingsolutions.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 Action Committee, Inc.	888-877-8403 www.garrettcac.org	104 E. Center Street Oakland, MD 21550-1328	English Spanish

CCCS Of Maryland And Delaware	800-640-2227 www.cccs-inc.org	10220 S. Dolefield Rd. 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 www.seedinc.org	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 www.nfcc.org	801 Roeder Road, Suite 900 Silver Spring, MD 20910-3372	English Spanish
Omega Gold Development Group	301-847-0255 www.omegagolddevelopmentgroup.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>