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Reverse Mortgage Counseling Session

Dear Customer:

Thank you for contacting UNHS NeighborWorks HomeOwnership Center for Reverse Mortgage (HECM) Counseling. We are a HUD-Certified Counseling Agency and our counselors are on the National Registry of HECM counselors.

Enclosed you will find an Intake Form and some informational materials about Reverse Mortgages. Due to new HUD regulations, it is required that you fill out the Intake Form in its entirety and return it to:

The HomeOwnership Center
Attn: Julie Howarth
1611 Genesee Street
Utica, NY 13501

Once you have returned the completed and signed intake form, we will schedule your counseling session. In the meantime, it is important that you review all of the enclosed information about reverse mortgages, as that is also a requirement by HUD for those receiving counseling.

By reading through the information and taking the time to answer the intake form completely, we will be able to provide you with HUD-approved Reverse Mortgage Counseling. We charge a counseling fee of \$125 per session, however, if this fee is a severe financial hardship, please contact me and we will discuss your options.

In the meantime if you have any questions, please feel free to contact me at 315-724-4197 x 228.

Thank you.

Julie Howarth
Reverse Mortgage Counselor