

Reverse Mortgage Counseling Association

Your **record locator number** is **100100** -- if your counselor asks if you have a locator number, please read it to them.

RMCA List of Counseling Agencies

HUD and several states require that you have a session with a HUD-approved HECM counselor before entering into a reverse mortgage. Below are the counseling agencies near you and/or in your state that you can call to arrange a face-to-face counseling session.

Agency	Office Address	
CONSOLIDATED CREDIT COUNSELING SERVICES, INC.	5701 W. SUNRISE BLVD. FORT LAUDERDALE, FL 33313	HCS No. 84804 Phone: (866) 435-1876
CREDABILITY (CCCS OF GREATER ATLANTA)	1515 NORTH FEDERAL HWY SUITE 200 BOCA RATON, FL 33432	HCS No. 84538 Phone: (877) 313-7622
CONSUMER CREDIT MANAGEMENT SERVICES, INC.	315 NE 2ND AVENUE DELRAY BEACH, FL 33444	HCS No. 84193 Phone: (877) 901-7622
CREDIT CARD MANAGEMENT SERVICES, INC.	4611 OKEECHOBEE BOULEVARD SUITE 114 WEST PALM BEACH, FL 33417	HCS No. 83706 Phone: (877) 375-7622
CREDABILITY (CCCS OF GREATER ATLANTA)	700 SOUTH DIXIE HIGHWAY WEST PALM BEACH, FL 33401	HCS No. 84538 Phone: (877) 313-7622

Following are the national intermediaries that you can contact for a phone interview:

Money Management International -- Phone (877) 391-7622 HCS No. 82554

CredAbility -- CCCS of Atlanta -- Phone (877) 313-7622 HCS No. 84538

National Council on Aging -- Phone (800) 510-0301 HCS No. 82452

National Foundation for Credit Counseling -- Phone (866) 698-6322 No HCS Number

Call the agency of your choice, tell them your name, and that you want to schedule reverse mortgage counseling. You may see a complete list of counselors by visiting https://entp.hud.gov/idapp/html/hecm_agency_look.cfm or calling HUD directly at 800-569-4287.

Date _____ Date _____

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