



Fort Financial
Credit Union

HOMEOWNERSHIP COUNSELING AMENDMENT (REG X) DISCLOSURE

Borrower Name: _____ Membership # _____

Co-Borrower Name: _____ Membership # _____

Co-Borrower Name: _____ Membership # _____

The amendment requires financial institutions to provide a homeownership counseling list using data made available by the Bureau or Department of Housing and Urban Development (HUD) or the Consumer Financial Protection Bureau (CFPB).

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advise about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in obtaining additional information regarding housing counseling agencies, you can visit the Consumer Financial Protection Bureau’s (CFPB) website at: www.consumerfinance.gov/find-a-housing-counselor and enter your 5-digit zip code.

You can also access HUD’s housing counseling agency website via www.consumerfinance.gov/mortgagehelp. For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).

By signing this document, you hereby acknowledge that Fort Financial Credit Union has provided you with a list of housing counseling agencies as required by Regulation X.

Borrower Signature _____ Date _____

Witness Signature _____ Date _____

Co-Borrower Signature _____ Date _____

Witness Signature _____ Date _____

Co-Borrower Signature _____ Date _____

Witness Signature _____ Date _____