



St. Ambrose Foreclosure Prevention Division Roles & Responsibilities

A St. Ambrose Housing Counselor will use his/her best judgment based on experience and training and make certain recommendations to you. Please keep in mind that only you can decide whether to accept the Counselor's advice or to seek an alternative course of action. **The following outlines the roles of YOU and your Counselor in this process:**

Your Role:

- To promptly provide documents requested to your housing counselor;
- To inform your counselor if you are in a bankruptcy or have had a bankruptcy within the last 7 years;
- To inform your counselor if you currently have a workout plan with your loan servicer or have ever been offered some type of workout plan from your lender;
- To inform your counselor if you have spoken to or are speaking to any other person or agency about this matter, including a housing counseling agency, government agency or attorney;
- To inform your counselor immediately if you receive any correspondence from your loan servicer or loan servicer's attorney, including: notice of intent to foreclose, order to docket a foreclosure sale, or workout offer from your lender;
- To follow the instructions or "action items" that your counselor has outlined for you, this may involve calling your loan servicer weekly to check on the status of your case.

St. Ambrose Housing Counselor's Role:

- To discuss your options and answer your questions;
- To provide information to you about prioritizing debts & spending;
- If authorized by you, to submit a request to your loan servicer and/or other housing industry professional (lender, realtor, government agency) regarding your mortgage and foreclosure;
- To update you on any developments or correspondence received about your loan from any third party (remember that you will have to follow-up with your loan servicer or other party as directed by your counselor);
- To provide referrals as they feel in their best judgment are needed, such as legal, enforcement, human services, etc.

St. Ambrose Housing Counselor can NOT:

- Guarantee any results;
- Give you the money you need to pay your mortgage;
- Decide what you "should" do;
- Require your loan servicer or loan servicer's attorney to change the terms of your loan or take any other requested action;
- Work with you if you are in active bankruptcy;
- Give legal or tax advice.