



HOMEOWNER(S) AND ADVISOR CONTRACT

DHIC, Inc., and its Advisors agree to provide the following assistance to the homeowner(s):

- Analysis of the mortgage default, including the amount and cause of default.
- Present and explain the reasonable loss mitigation options available to the homeowner(s).
- Contribute in communicating with the mortgage lender/servicer and other creditors.
- Timely completion to agreed action items.
- Provide an explanation of the collection and the foreclosure process.
- Identify any and all available support resources.
- Uphold confidentiality, honesty, integrity, respect and professionalism, in all services provided.

The homeowner(s) agree to the following terms of service:

- Arrive on time for all appointments in person.
- Homeowner(s) understands that if they are more than 15 minutes late for an appointment, the appointment may have to be rescheduled by the Advisor for a later date.
- Call within six hours of the scheduled appointment, if the homeowner(s) is unable to attend the scheduled appointment.
- Make the necessary scheduled telephone appointments, as assigned, by Advisor.
- Provide honest and complete and thorough information and documentation to the Advisor, whether it be verbal or in writing or electronic mail or fax.
- Provide all the necessary documentation and follow-up information within the timeframe requested by the Advisor.
- Contact the Advisor in regards to any changes to the homeowner status, immediately.

Homeowner(s) understand that breaking the agreement may cause the counseling organization to dissolve any counseling services and assistance provided to the homeowner(s).

Printed Name of Homeowner

Printed Name of Homeowner

Signature of Homeowner

Signature of Homeowner

Date Signed

Date Signed

Signature of Advisor

Date Signed