

## About Cambridge Credit Counseling

Founded in 1996, Cambridge Credit Counseling Corp. is a 501(c)(3) non-profit housing and credit counseling agency. Every year, we provide education and counseling services to thousands of individuals nationwide, and we offer financial literacy seminars to a variety of social service agencies, high schools and colleges throughout our local community. Cambridge is ISO certified and is registered with the Better Business Bureau of Central New England. We are also a proud member of both the Association of Independent Consumer Credit Counseling Agencies, and the Association of Credit Counseling Professionals. Cambridge has also been awarded a "collaborative seal of approval", a designation by the Massachusetts Homeownership Collaborative indicating that we meet the Collaborative's standards for comprehensive homebuyer education.

### About Our Housing Counseling Services

Cambridge is a HUD-approved housing counseling agency, offering a variety of low-cost and no-cost services, each designed to help people make more informed decisions about their housing options. Our housing counselors are certified to provide:

- Financial Management Education
- Reverse mortgage counseling,
- Foreclosure intervention counseling,
- Homebuyer Education,
- Post-purchase counseling, and
- Rental counseling.

#### Cambridge Credit Counseling Corp.

67 Hunt Street  
Agawam, MA 01001  
800-757-1788

[housing@cambridgecredit.org](mailto:housing@cambridgecredit.org)

## The Cambridge Mission

*Cambridge is dedicated to promoting a more knowledgeable and financially responsible America by teaching sound money management practices; by assisting financially distressed individuals and families through appropriate counseling, education, and advice; and by providing people with information and resources needed to obtain, maintain and sustain housing.*



ISO 9001:2008  
BUREAU VERITAS  
Certification



## HOME BUYER EDUCATION



A HUD-APPROVED HOUSING  
COUNSELING AGENCY



**CAMBRIDGE**  
CREDIT COUNSELING CORP.

1-800-757-1788  
[housing@cambridgecredit.org](mailto:housing@cambridgecredit.org)  
[www.cambridgecredit.org](http://www.cambridgecredit.org)



**CAMBRIDGE  
CREDIT COUNSELING CORP.**

A Professional Housing and Debt Counseling Agency

**1-800-757-1788**

## HUD-Approved Housing Counseling

Buying a home is one of the biggest purchases you will ever make. Before you sign that paperwork, let our team of nationally-certified housing counselors provide you with the education and tools you need to make an informed decision about this life-changing purchase.

Cambridge's housing counseling services are approved by the U.S. Department of Housing and Urban Development. Our counselors have an average of over 10 years of financial counseling experience, making our agency one of the most experienced counseling organizations in the country, offering homebuyer workshops and one-on-one homebuyer counseling.



## Contact Our Housing Division:

Phone: 1-800-757-1788

E-Mail: [housing@cambridgecredit.org](mailto:housing@cambridgecredit.org)

Web: [www.cambridgecredit.org](http://www.cambridgecredit.org)



## Homebuyer Workshops

Our homebuyer workshops were created using the NeighborWorks® America curriculum entitled "Realizing the American Dream," and are designed to educate prospective homebuyers on all aspects of homeownership. This 8-hour workshop includes topics such as:

- Are You Ready to Buy a Home?
- Managing Your Money
- Understanding Credit
- Obtaining a Mortgage Loan
- Shopping for a Home
- Protecting Your Investment

In addition to preparing you for homeownership, mortgage lenders often require borrowers to complete an approved homebuyer education course in order to qualify for special incentive programs, including down payment and closing cost assistance.

This certificate is required in order to apply for a majority of the locally-offered down payment/closing cost assistance programs. Some lenders also require this certificate for all first-time homeowners, in order to finalize the loan. If you have any further questions, please call our housing counseling division at **1-800-757-1788**.

## One-On-One Counseling

Prospective homebuyers can also take part in our one-on-one counseling sessions, designed to provide a more in-depth, personalized counseling experience.

Your certified housing counselor will help you to determine your readiness to purchase a home, including a determination of the savings required to achieve your goals. This will be based upon:

- A review of your credit report,
- A thorough review of your income and expenses
- A determination of your mortgage affordability

Our counselors are here to guide you through the entire homebuying experience, from beginning to end.

Our one-on-one counseling sessions are provided at no cost to the prospective homebuyer.



**"Before anything  
else, preparation  
is the key to success."**

*Alexander Graham Bell*