

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.

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:

- Reverse mortgage counseling,
- Foreclosure intervention counseling,
- Pre-purchase counseling,
- Post-purchase counseling, and
- Rental counseling.

CREDIT COUNSELING SERVICES

Cambridge's nationally certified credit counselors conduct personalized and confidential one-on-one counseling sessions designed to identify options appropriate to an individual's unique circumstances. We conduct free, comprehensive budget reviews and help consumers develop short- and long-term goals. After an appropriate course of action has been implemented, our counselors follow up to make sure the client stays on track throughout their enrollment.



"For more than ten years, I have been referring my clients to Cambridge Credit Counseling. I was thrilled when I learned that they are not only able to counsel people with credit needs, but are now counseling seniors for reverse mortgages. The counselors at Cambridge are amazing. They know how to connect and put a client at ease. I have no doubt that seniors seeking a reverse mortgage will feel comfortable and confident in their decision after their counseling session with Cambridge." - Deborah McNaughton

Deborah McNaughton is a nationally recognized credit expert, author, speaker, and radio talk show host. She is also a financial columnist for numerous publications and can be seen and heard on hundreds of radio and television shows, including: CNN, Bloomberg, Good Day New York and others. She currently serves as President of Professional Credit Counselors, Inc.

Our Mission...

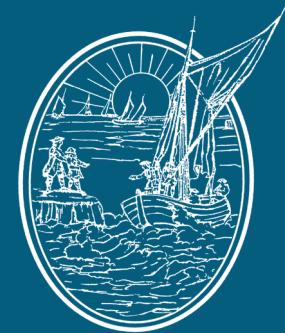
Cambridge is dedicated to promoting a more knowledgeable and financially responsible America by teaching sound money management practices; by assisting financially distressed individuals and families through appropriate counseling, education, and advice; and by providing people with information and resources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



REVERSE MORTGAGE COUNSELING



PROFESSIONALLY ADMINISTERED
FROM A NON-PROFIT
YOU CAN TRUST...



CAMBRIDGE
CREDIT COUNSELING CORP.

1-888-764-7460
hecm@cambridgecredit.org
www.keepyourhome.us



At Cambridge, we consider ourselves to be the **Gold Standard** in non-profit financial counseling services - and with good reason. Every year, our agency counsels thousands of people who present a wide-range of financial situations, from excessive credit card debt to foreclosure issues. Each situation requires a unique solution, and our counselors and support staff have the knowledge and experience necessary to provide that guidance. With a 98% customer satisfaction rating, we feel we've earned our gold standard reputation.

We take the same pride in our reverse mortgage division and provide the most comprehensive, professionally administered, and efficient reverse mortgage counseling available. Our counselors are accredited by the U.S. Department of Housing and Urban Development to provide national reverse mortgage counseling, and our services have also been approved by the Massachusetts Executive Office of Elder Affairs. With our continually-expanding division of reverse mortgage professionals and our extended service hours, you can be assured that your clients will receive prompt, courteous service.

Call (413) 821-6919 today to speak with Cambridge's President and CEO, Christopher Viale, to learn more about how Cambridge can help you and your clients.

Mr. Viale can also be reached via e-mail at cviiale@cambridgecredit.org.

Here's what Cambridge can offer your clients:

- Access to a fully-staffed division of experienced, certified counseling professionals;
- Face-to-face or telephone counseling sessions;
- Expedited services with shorter turn-around times than conventional agencies;
- Extended office hours to accommodate consumers who prefer the convenience of night or weekend sessions.

Why wait weeks for conventional counseling agencies? Cambridge can help your clients understand the reverse mortgage product and start enjoying their golden years TODAY.



About Our Counselors

- All of our reverse mortgage counselors have an average of more than 9 years of financial counseling experience;
- Our expanding reverse mortgage division is staffed with full-time counselors ready to meet your demands and the needs of your clients;
- Our counselors are nationally certified through NeighborWorks and receive ongoing training to remain up to date with the ever-changing housing market.



My name is Christopher Viale, President & CEO of Cambridge. On behalf of my entire staff, I would like to introduce you to our agency and the services we can provide to you and your clients.

Our reverse mortgage counselors are standing by to provide your clients with professional, efficient counseling services. I invite you to contact me directly to discuss how our agency can be of service. I can be reached by phone at (413) 821-6919, or by e-mail at cviiale@cambridgecredit.org. We look forward to working with you!

