

**THE WEST VIRGINIA DIVISION OF BANKING URGES
YOU TO CONSULT YOUR TAX, LEGAL OR
FINANCIAL ADVISORS OR OTHER APPROPRIATE
AUTHORITIES REGARDING ENTITLEMENTS AND
TAX AND ESTATE PLANNING CONSEQUENCES OF
A REVERSE MORTGAGE LOAN PRIOR TO
ENTERING INTO ANY SUCH LOAN AGREEMENT OR
CONTRACT.**

The following is a listing obtained from HUD of home counseling agencies which may be of assistance to you. Please call ahead to inquire about the type of reverse mortgage loan counseling services available and to make an appointment. In addition, please confirm the address of the counseling agency prior to visiting. This list is not comprehensive and other financial and legal advice may be advisable.

CCCS OF HUNTINGTON, A DIVISION OF GOODWILL INDUSTRIES

1102 Memorial Blvd.
Huntington, WV 25776-7365
Phone: 304-522-4321-31
Toll-Free: 888-534-4387
Fax: 304-525-7038
E-mail: Lpemberton@goodwillhunting.org
Website: www.goodwillhunting.org

***COMMUNITY WORKS IN WEST VIRGINIA**

4710 Chimney Drive Suite 6
Charlestown, WV 25032-4148
Phone: 304-965-2241
Fax: 304-965-2264
E-mail: housenwv@aol.com
Type of Counseling:
Fair Housing Assistance
Homebuyer Education Programs
Money/Debt Management
Pre-purchase Counseling
Renters Assistance

CONSUMER CREDIT COUNSELING OF SOUTHERN WEST VIRGINIA

P.O. Box 2129

111 Lebanon Lane

Beckley, WV 25801-5626

Phone: 800-869-7758

Fax: 304-255-2412

E-mail: rcoleman@cccswv.com

Website: cccswv.com

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Mortgage Delinquency & Default Resolution Counseling

Pre-purchase Counseling

***CONSUMER CREDIT COUNSELING SERVICE OF THE KANAWHA VALLEY**

1219 Ohio Avenue

Dunbar, WV 25064-3019

Phone: 800-281-5969

Fax: 304-720-3644

E-mail: jwise@cccswv.com

Website: www.cccswv.com

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Affiliate of: NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.

***CONSUMER CREDIT COUNSELING SERVICE OF THE MID-OHIO VALLEY**

2715 Murdoch Ave. B4

Parkersburg, WV 26101-1059

Phone: 304-485-3141

Toll-Free: 800-882-4924

Fax: 304-485-3286

E-mail: cccspksbg@wirefire.com

Type of Counseling:

Fair Housing Assistance

Home Equity Conversion Mortgage Counseling

Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Mobility & Relocation Counseling
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless
Affiliate of: NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.

***CONSUMER CREDIT COUNSELING SERVICE OF
NORTH CENTRAL WEST VIRGINIA**

115 S 4th St., Ste 316
Clarksburg, WV 26302-1840
Phone: 304-623-0921
Toll-Free: 800-498-6681
Fax: 304-624-4089
E-mail: cccsdir@criss-crosswv.com
Type of Counseling:
Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless
Affiliate of: NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.

FAMILY SERVICE CREDIT COUNSELING

51 11th St
Wheeling, WV 26003-2937
Phone: 304-232-6733
Toll-Free: 800-220-3252
TTY/TDD:
Fax: 304-233-7237
E-mail: jmarriner@ovrh.org
Website: www.chipeducation.org

Type of Counseling:
Home Equity Conversion Mortgage Counseling
Mortgage Delinquency & Default Resolution Counseling
Pre-purchase Counseling
Renters Assistance

***HOMEOWNERSHIP CENTER, INC.**

P.O. Box 1579
Elkins, WV 26241
Phone: 304-636-6495-15
Fax: 304-636-4125
E-mail: jelza@hocwv.org

Type of Counseling:
Fair Housing Assistance
Home Equity Conversion Mortgage Counseling
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Mobility & Relocation Counseling
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless

Affiliate of: NEIGHBORHOOD REINVESTMENT CORPORATION

KANAWHA INSTITUTE FOR SOCIAL RESEARCH ACTION

124 Marshall Avenue
Dunbar, WV 25064
Phone: 304-768-8924
Fax: 304-768-0376
E-mail: michelle@kisra.org
Website: www.kisra.org

Type of Counseling:
Homebuyer Education Programs
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling

***RELIGIOUS COALITION FOR COMMUNITY RENEWAL - JUBILEE HOUSING**

1516 Washington Street East

Charleston, WV 25311

Phone: 304-346-6398

Fax: 304-346-6417

E-mail: kstatome@charter.net

Website: www.rccr.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Marketing & Outreach Initiatives

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Affiliate of: THE HOUSING PARTNERSHIP NETWORK

***STOP ABUSIVE FAMILY ENVIRONMENTS (SAFE)**

P.O. Box 234

Welch, WV 25801

Phone: 304-436-6181

Toll-Free: 800-788-4919

Fax: 304-436-6528

E-mail: safewalden@yahoo.com

Website: www.wvsafe.org

Type of Counseling:

Pre-purchase Counseling

Affiliate of: MCAULEY INSTITUTE

WEST VIRGINIA HOUSING DEVELOPMENT FUND

814 Virginia Street, East

Charleston, WV 25301

Phone: 304-345-6475

Toll-Free:

TTY/TDD:

Fax: 304-340-9941

Type of Counseling:

Prepurchase Counseling

Default/Foreclosure Counseling

Rental Counseling

For additional information, you may want to contact:

AARP
Senior Program Specialist
Home Equity Information Center
Consumer Affairs
601 E Street
Washington, DC 20049
Phone: 800-209-8085
Fax: 202-434-6466
Website: www.aarp.org/revmort

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*** National, Regional, and Multi-State Intermediaries.** HUD initiated the approval of national, regional, and multi-State organizations as housing counseling agencies. HUD uses the terms "intermediary" or "umbrella group" to identify these counseling agencies.

1. National Organization. A national organization is one that provides housing counseling services through its branches or affiliates in more than half of the States; that is, in at least twenty-six States.
2. Regional Organization. A regional organization is one that provides housing counseling services through its branches or affiliates in a generally recognized region or group of regions such as the Southwest, Mid-Atlantic, or New England.
3. Multi-State Organization. A multi-State organization is one that provides housing counseling services through its branches or affiliates in three or more States but not more than twenty-five States nor for an entire region or group of regions as defined in paragraph 2 immediately above.

A local housing counseling agency can apply to a national organization to become an affiliate. If the local agency affiliate performs HUD-eligible housing counseling services to their clients, they are reimbursed by the national organization from a HUD grant.

(Source: Housing Counseling Program Handbook 7610.1)