



## Federal Home Loan Bank of Atlanta AHP Set-aside Products

Congratulations! Clearpoint is proud to have been selected by Federal Home Loan Bank of Atlanta (FHLBank Atlanta) to provide your pre-purchase or owner-occupied credit counseling. The purpose of this counseling session is to help first-time and non first-time homebuyers make a successful transition to home ownership and to help current homeowners make informed decisions regarding the maintenance of their current home.

### ABOUT CLEARPOINT

Headquartered in Atlanta, Clearpoint is one of the largest nonprofit consumer counseling agencies in the US. We are approved by the US Department of Housing and Urban Development (HUD) as an intermediary housing counseling agency. We provide service by telephone and on the Internet, in both English and Spanish.

Your counseling will be conducted as a private, one-hour session with a Clearpoint certified housing counselor. Your counselor will help you create a clear picture of your financial health including a review of your credit report and score. He/she will also review your current finances and help you construct an effective budget for your new home. In addition, your session will include discussions of:

- Choosing the right mortgage
- Maintaining your new home
- Budgeting and saving
- Avoiding predatory lenders
- Preventing foreclosure

### WHAT YOU CAN EXPECT DURING YOUR COUNSELING SESSION

Since 1964, Clearpoint has helped people deal with their financial obligations. Our counselors are knowledgeable and experienced, and will provide patient, compassionate support. We will take the time to explain any issues that are unclear, and answer any questions you may have. Our goal is to ensure that you have the tools and information to succeed in this important journey of home ownership.

### GETTING STARTED

To schedule an appointment for your counseling session, call Clearpoint using our dedicated FHLBank Atlanta toll-free number: **877.585.8307**. When you make your appointment, you will be asked to gather important documents you will need during your session. On the day of your appointment, have these documents and your reservation number available. Then simply complete your session and obtain your certificate of counseling.

### OUR COMMITMENT TO YOU

Your Clearpoint counseling session will be scheduled at your convenience within seven days of your request for an appointment. Upon completion of your counseling session, you will receive a Certificate of Counseling which expires one year after the date of Counseling session. With your permission, we will notify your lender once you have completed the counseling requirement. We will provide you with a complete analysis and personalized list of recommendations based on your counseling session. You may continue to contact us with additional questions at any time after your session ends.

### CONTACT US

Clients are encouraged to contact us on our dedicated FHLBank toll-free number: **877.585.8307**. FHLBank Atlanta member institutions may direct questions or issues to: **Betsy Carvajal** Regional Counseling Manager at **407-418-0008** or email **betsy.carvajal@clearpoint.org**

