

## Section A. Department of Housing and Urban Development (HUD) Counseling Policies

### Overview

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## 1. Counseling Certificate

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<b>PROTCL 7.A.1.a Counseling Certificate Requirements</b>	Click <a href="#">here</a> for information on the counseling certificate requirements.
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## 2. Payment of Counseling Services

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**PROTCL**  
**7.A.2.a**  
**Paying for**  
**Counseling**

Click [here](#) for information on the payment of counseling services.

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### 3. Contents of the Client File

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**PROTCL**  
**7.A.3.a**  
**Client File**  
**Contents**

Click [here](#) for information on the contents of the client file.

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## 4. Participants in Reverse Mortgage Counseling Sessions

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**PROTCL**      Click [here](#) for information on the reverse mortgage counseling sessions  
**7.A.4.a**      participants.  
**Reverse**  
**Mortgage**  
**Counseling**  
**Session**  
**Participants**

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## 5. Client Privacy

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**PROTCL**  
**7.A.5.a**  
**Privacy of**  
**Clients**

Click [here](#) for information on the privacy of clients.

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## 6. Elder Abuse

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**PROTCL**              Click [here](#) for information on the abuse of elders.  
**7.A.6.a**  
**Abuse of Elders**

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## 7. Lender Steering

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**PROTCL**      Click [here](#) for information on the restrictions on lender steering.  
**7.A.7.a**  
**Restrictions on**  
**Lender**  
**Steering**

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## 8. Lender Communications

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**PROTCL  
7.A.8.a  
Requirements  
for Lender  
Communications**      Click [here](#) for information on the requirements regarding lender communication.

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## 9. Lender Activities

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**PROTCL**  
**7.A.9.a**  
**Requirements**  
**Regarding**  
**Lender**  
**Activities**

Click [here](#) for information on the requirements regarding lender activities.

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