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# HUD APPROVAL AS A HOUSING COUNSELING AGENCY

The U. S. Department of Housing and Urban Development approves the following named entity as a Local Housing Counseling Agency. The entity has (1) met the Department's initial approval criteria and (2) submitted an acceptable housing counseling work plan to serve its target community.

## SMART MONEY HOUSING *a.k.a.* SMART WOMEN SMART MONEY

The Department approved this housing counseling agency to provide the following types of housing counseling in accordance with their counseling work plan.

- Pre-purchase Counseling
- Reverse Mortgage Counseling

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**November 4, 2015**  
Date of Approval

**October 31, 2018**  
Date Approval Expires

*Cheryl W. Appline*

Cheryl W. Appline  
Director, Oversight and Accountability  
Office of Housing Counseling