



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 – (84399)

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**

November 4, 2015
Date of Approval

December 31, 2018
Date Approval Expires

Cheryl W. Appline

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