

## **Our Mission**

Credit.org is a nonprofit agency formed in 1974. Credit. org's mission is simple yet vital, their people improve the lives and financial wellbeing of individuals and families by providing quality financial education and coaching through homebuyer education online, pre-purchase budget counseling, credit report reviews, student loan counseling and debt management plans.

## **Contact Us**

Toll-FreeDedicated FHLB Atlanta Counseling Available in English and Spanish

**Phone:** 877-838-2033

Email: housing@credit.org

Hours of Operation Monday – Friday:

10am to 8pm (Eastern); 9am to 7pm (Central); 7am to 5pm (Pacific) 1450 Iowa Ave, Suite 200, Riverside, CA 92507

https://link.credit.org/fhlb-program

Credit.org is partnering with Federal Home Loan Bank of Atlanta to provide your pre-purchase or owner-occupied credit counseling. Our home buyer education will empower you at any stage in your home buying process. We provide the knowledge and guidance needed to make informed decisions for either a successful transition to homeownership, property literacy or generational wealth and estate planning; or regarding the maintenance and or rehabilitation of your existing home for a successful experience.

## Getting Started & What to Expect

Be Prepared!

- ✓ Gather your program documentation
- ✓ Have your reservation number available
- ✓ Certificate of counseling issued upon completion

For most of us, buying a home is the single largest investment we will ever make – It's normal to have questions and feel uneasy about the process. A HUD Certified Housing Counselor will make sure you are fully informed and prepared before taking this big step.

For FHLB Atlanta Participating Members Questions and concerns can be sent to kimberly.peralta@credit.org

