



HUD APPROVAL AS A HOUSING COUNSELING AGENCY

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

Smart Women Smart Money Educational Foundation

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

**Homebuyer Education, Pre-purchase Counseling,
Mortgage Delinquency, Post-purchase Counseling,
Money/Debt Management**

March 2008

Date of Approval

March 2010

Date Approval Expires

Gayle F. Knowlson

**Gayle F. Knowlson
Director, Program Support Division**