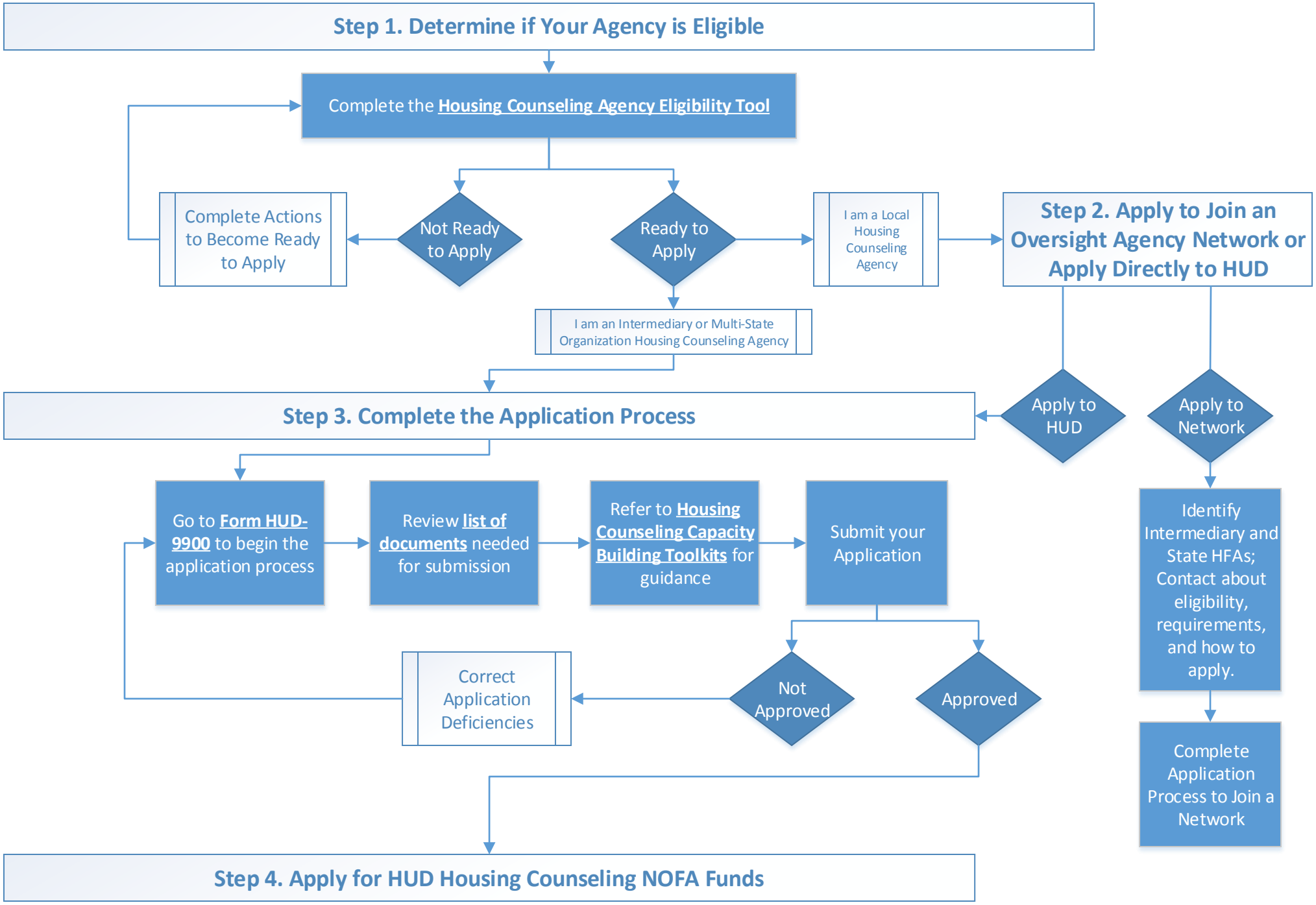HUD Approval Process for Becoming HUD-Approved Housing Counseling Agency