

CLIENT: _____
ADDRESS: _____

LENDER: _____
LOAN #: _____



(941) 613-3244

**Authorization to Communicate with Lenders & Obtain Credit or Bankruptcy Reports
Foreclosure Mitigation or Housing Counseling Agreement
& Agency Disclosures**

1. I understand CHR provides several housing counseling programs under which I may receive assistance. CHR will evaluate my situation and will discuss possible options with me, including participation in more than one program. CHR staff will assist me by preparing an action plan consisting of recommendations for handling my case, including obtaining assistance from other agency programs listed below, under which I am in no obligation to accept.
2. I understand my signature on this Authorization attests that I may be participating in more than one of CHR's programs, and I do so voluntarily. If I participate in more than one program, I understand that I will have to submit documentation required by each program, even if documentation may be duplicative of such requested by another program.
3. I understand and give permission to CHR's Counselors/Advisors and Intake staff to communicate with my Lender representatives and other industry representatives regarding my mortgage situation in order to assist in the resolution of my individual case.
4. I understand that CHR receives Congressional funds through the NFMC, HUD, HHF & FFCP programs and other local, state and federal programs and, as such, is required to share some of my personal information with the program administrators or their agents for purposes of program monitoring, compliance and evaluation. I give permission for all program administrators and/or their agents and other local, state and federal foreclosure prevention, housing counseling and educational program administrators to follow-up with me for the purposes of program evaluation.
5. I authorize CHR to submit client-level information to the Florida Housing Finance Corporation for the FFCP, inclusive of authorization to open my file to be reviewed for program monitoring and compliance purposes. I also authorize the Florida Housing Finance Corporation to conduct follow-up with me related to program evaluation.
6. I understand that certain CHR's housing counseling programs require participation in financial education and/or financial management sessions. In the event I am being assisted under such programs, I will cooperate with CHR's Advisor/Counselor/Educator in the coordination of these sessions.
7. Some of the other counseling and educational courses CHR offers are:
 - **Pre-Purchase Counseling-** Readiness and preparation for homeownership; steps in the home buying process; advantages of owning a home.
 - **Fair Housing Pre-Purchase Education Workshops-** Addressing fair housing barriers; discussion of impediments to fair housing.
 - **Predatory Lending Education Workshops-** Learning about credit; interest; who makes mortgage loans; strategies for finding a Lender & Loan.
 - **Pre-Purchase Homebuyer Education Workshops-** How do you buy a home; how much can you pay for a house; what is a mortgage.
 - **Mortgage Delinquency and Default Resolution Counseling-** Identifying cause of default; financial assessments; mediate with your Lender.
 - **Resolving/Preventing Mortgage Delinquency Workshops-** Discussion of foreclosure prevention strategies; discussion of consequences.
 - **Financial Management/Budget Counseling-** Assessment of your financial situation and assistance with your budget.
 - **Financial, Budgeting and Credit Repair Workshops-** How to repair your credit; how to build your credit; credit history.
 - **Home Improvement and Rehabilitation Counseling-** Saving energy and Money; energy saving tips; do-it yourself repairs; preparing a tool box.
 - **Non-Delinquency Post-Purchase Workshops-** Restructuring your budget; escrow funds, refinancing and home equity discussions.
 - **Rental Housing Counseling-** Budgeting for rent payments; Assistance with locating alternate housing.
 - **Rental Housing Workshops-** Review of Landlord / Tenant laws; Learning to review your rental lease; Local rental assistance discussion.
8. CHR's staff may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred to appropriate legal assistance resources. CHR's staff may offer various options and resources to me. In the event I have a Financial Advisor, I may choose to consult with him/her as well.
9. I understand that CHR has no exclusive relationships financial or otherwise with other entities but provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from CHR in no way obligates me to choose any of these particular loan products or housing programs.
10. I understand and give permission to CHR to run my credit and/or bankruptcy report as needed to assist me with my specific financial or housing situation. Some of the programs I participate in may require that my credit report be pulled at initiation of my case and at closing of such.
11. I understand it is my / our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program. This includes, but is not limited to, failure to submit requested documents in a timely manner, not responding to counselors' e-mails or phone calls, not notifying counselors about notifications or correspondence from my Lender.
12. I acknowledge that I have received a copy of CHR's Privacy Policy with this Agreement.

Counselor/Advisor's signature _____

Client's signature _____

Client's signature _____

KEEP THIS FORM FOR YOUR RECORDS



Privacy Policy

CHR is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We are here to serve all clients regardless of income, race, color, religion, sex national origin, age, family status, disability or sexual orientation. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total social security number, income and debt, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Information We Collect:

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions, your credit report, your bank accounts, personal or employment references.

Information We Disclose:

- Information we receive from you on applications or other forms, such as your name, social security number, address, employer, occupation, assets, debts and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness

Who We Disclose To:

- We are required to provide information about you to the funding agencies of the programs you are participating in, such as the National Foreclosure Mitigation Counseling Program, the Florida Foreclosure Counseling Program, the Federal Housing & Urban Development Housing Program, the Hardest Hit Programs and other local funders. We will only disclose your information for purposes of data reporting, program compliance and audit purposes.

Confidentiality & Security:

- We restrict access to your personal information to employees who need that information to help them provide services to you, including providing foreclosure counseling and aiding you in obtaining an affordable mortgage payment from your Lender. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Monitoring for Possible Fraud:

- Monitoring for possible fraud requires the identification of processes, controls and other procedures to mitigate risk, including an effective and secure information system and appropriate monitoring and quality assurance activities. The Florida Foreclosure Counseling Program, a program you may be a participant in, has a fraud reporting system for clients to use if they suspect inappropriate activities occurring. The system can be accessed at:
<https://apps.floridahousing.org/StandAlone/OIGFWAForm/>.