

## Housing Counseling

### Privacy Agreement

**ClearPoint Credit Counseling Solutions** (“the Agency”) is an IRS 501(c)(3) nonprofit and credit counseling agency and has been approved by the U. S. Department of Housing and Urban Development (“HUD”) to provide housing counseling. Through a Grant Agreement with NeighborWorks America (“NWA”), the Agency is participating in the National Foreclosure Mitigation Counseling Program (“NFMCP”). The NFMCP is a program created and funded by Congress and administered by NWA. By participating in the NFMCP, the Agency is able to provide you with assistance and counseling in dealing with your mortgage concerns. However, in order to provide you with the NFMCP assistance and counseling, it is necessary to collect nonpublic personal information about you and your financial situation (“Personal Information”), and to submit that information to HUD and NWA for purposes of administering the program.

Accordingly, we are required to ask your consent to the following:

- I/We understand that ClearPoint Credit Counseling Solutions provides foreclosure mitigation counseling after which I/we will receive a written Action Plan consisting of recommendations for handling my/our finances, possibly including referrals to other housing agencies as appropriate.
- I/We understand that ClearPoint Credit Counseling Solutions receives Congressional funds through the National Foreclosure Mitigation Counseling Program (NFMCP) and, as such, is required to share some of my/our personal information with NFMCP administrators or their agents for purposes of program monitoring, compliance and evaluation.
- As part of the NFMCP, I/we authorize the Agency to collect my/our Personal Information, as defined in the Privacy Principles, and to disclose or share it with HUD, NWA, or their administrators, subsidiaries, program monitors and agents.
- I/We also authorize the Agency to disclose or share my/our Personal Information with creditors or other non-affiliated third parties, such as financial service providers or creditors, where it is determined (i) that it would be helpful to me/us, (ii) that it would aid in providing counseling services, (iii) in order to fulfill a service requested by me/us, (iv) or where it is a requirement of participation in the NFMCP. All non-affiliated companies that act on the Agency’s behalf and receive Personal Information from the Agency are contractually obligated to keep the information provided to them confidential, and to use the Personal Information only to provide the services they are asked to perform.
- I/We give permission for NFMCP administrators and/or their agents to pull my/our credit report(s) up to two additional times and give authorization for NFMCP administrators and/or their agents to follow-up with me/us for up to 3 years from the date of this signed form, for the purposes of program evaluation.
- I/We acknowledge that I/we have received a copy of ClearPoint Credit Counseling Solutions Privacy Principles.

- A counselor may answer questions and provide information, but not give legal advice. If I/we want legal advice, I/we will seek the assistance of a legal professional.
- I/We understand that ClearPoint Credit Counseling Solutions provides information and education on numerous loan products and housing programs and I/we further understand that the housing counseling I/we receive from ClearPoint Credit Counseling Solutions in no way obligates me/us to choose any of these products or housing programs.
- Our Clients are not obligated to receive, purchase or utilize any other services offered by ClearPoint, in order to receive housing counseling services.
- I/We understand that this consent to the disclosure or sharing of my/our Personal Information will remain in effect until it is revoked or modified by me/us, and that this revocation or modification may occur at anytime by contacting the Agency at 877-877-1995.
- I/we understand that the revocation or modification of my/our consent will result in termination of the NFMCP mortgage and foreclosure mitigation counseling services provided to me/us because the Agency cannot provide NFMCP services without disclosing my Personal Information as outlined.