

## **AUTHORIZATION & PRIVACY POLICY**

1. I understand that CommunityHousing Works, Inc. provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that CommunityHousing Works, Inc. receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. I give permission for NFMC program administrators and/or their agents to follow-up with me between now and December 31, 2011 for the purposes of program evaluation.
4. I understand that client files, electronic and paper are kept confidential. Our agency ensures the confidentiality of each client's personal and financial information including credit reports, whether the information is received from client or from another source. Hard copies of client files are kept in a locked filing cabinet and electronic client files are kept secure, and only accessible by authorized employees.
5. I acknowledge that I have received a copy of CommunityHousing Works's Privacy Policy.

### **Please Note:**

- I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified.
- I understand that I am not obligated to use any of the services offered to me.
- A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
- I understand that CommunityHousing Works, Inc. provides information and education on numerous loan products and housing programs and I further understand
- I understand that the housing counseling I receive from CommunityHousing Works in no way obligates me to choose any of these particular loan products or housing programs.

### **Privacy Policy**

CommunityHousing Works, Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. 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 debt information, income, living expenses and personal information concerning your financial circumstances, will not be provided to creditors, program monitors, and others without your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

### **Types of information that we gather about you**

- 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 with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

### **You may "opt-in" of certain disclosures**

1. You have the opportunity to “opt-in” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, allow us to make those disclosures.

If you choose to “opt-in”, we will be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-in”, you may call us at 619-282-6647 x5468 and do so. However, if you do not “opt-in”, this may affect our ability to provide homeownership services to you. To “opt-in”, e-mail: [stopforeclosure@chworks.org](mailto:stopforeclosure@chworks.org)

Non-affiliated third parties are entities that are not owned nor controlled, in whole or in part, nor are they a subsidiary of, CommunityHousing Works, Inc. However, these third party entities are essential to our ability to provide homeownership services to you.

**Release of your information to third parties**

1. If you “opt-in”, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Borrower's signature\_\_\_\_\_

Date\_\_\_\_\_

Co-Borrower's signature\_\_\_\_\_ (if applicable)

Date\_\_\_\_\_