



## Foreclosure Mitigation Counseling Disclosure & Authorization

I understand that Housing Resources, Inc. (HRI) 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, housing programs or loan products 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, program or products offered to me.

I understand that Housing Resources, 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.

I give permission for NFMC program administrators and/or their agents to follow-up with me within the next three years for the purposes of program evaluation.

I acknowledge that I have received a copy of Housing Resources, Inc.'s Privacy Policy.

I understand that a counselor may answer questions and provide information or suggestions; but not give legal, tax or financial advice. If I want this type of advice, I will be referred to the appropriate professional for assistance.

I understand that HRI does not have the authority to approve or deny any mortgage applications or payment plans and is not an agent for any lender. I understand that even if HRI believes that I may not qualify for a loan or payment plan, I have the right to submit an application to any lender.

I also understand that completion of HRI's counseling and HRI's referral to a lender is not a commitment by the lender to make me a loan, payment plan or loan modification. I understand that only a lender can make such a commitment after receipt of a loan application or request completed by me. I understand that any loan commitment, payment plan or loan modification agreement must be in writing.

I understand that Housing Resources, Inc. provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from HRI in no way obligates me to choose any of these particular loan products or housing programs.

I hereby authorize Housing Resources Inc. To verify my past and present employment, earnings, bank accounts, stock holdings, other asset balances, and other information needed to process my mortgage loan application. I further authorize Housing Resources Inc. to order a credit report and verify other credit information, including past and present mortgage and landlord reference.

I hereby authorize third parties to release information to Housing Resources concerning employment histories, dates, title, income hours worked etc. banking and saving account, and mortgage loan information.

I hereby authorize Housing Resources, Inc. to discuss, transmit and / or receive information about any aspect of my mortgage loan with my bank or mortgage company or foreclosure mediation programs. In addition, I authorize Housing Resources, Inc. to receive a copy of any documents related to my mortgage loan and/or mortgage delinquency that are requested by HRI.

A photographic or fax copy of this authorization shall be deemed to be an equivalent of an original. The original signed authorization will be maintained in my file at Housing Resources, Inc.

\_\_\_\_\_  
Homeowner Name (Print)

\_\_\_\_\_  
Homeowner Name (Print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Last Four Digits of Social Security #

\_\_\_\_\_  
Last Four Digits of Social Security #

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Loan Number

\_\_\_\_\_  
Property Address

\_\_\_\_\_  
Counselor Name (Print)

\_\_\_\_\_  
Counselor Signature

\_\_\_\_\_  
Date

Rev 04/03/2014



## Housing Resources, Inc. Privacy Policy

Housing Resources, 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 be provided to creditors, program monitors, and others only with 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-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at (414) 461-6330 and do so.

### Release of your information to third parties

1. So long as you have not opted-out, 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.

Client Initials \_\_\_\_\_

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7830 W Burleigh Street  
Milwaukee, WI 53222  
Ph.(414)461-6330  
Fax (414)461-6320

126 W. Mineral Street  
Milwaukee, WI 53204  
Ph.(414)383-8831  
Fax (414)383-8830

1220 Mound Avenue, Ste. 314  
Racine, WI 53404  
Ph.(262)636-8271  
Fax (262)636-8272

217 Wisconsin Avenue, Ste. 411  
Waukesha, WI 53186  
Ph (262)522-1230  
Fax (262)522-1233