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Client Counselor Agreement Contract, Privacy Policy, and Disclosure Statements

Unity Economic Development Corporation (UEDC) and its counselors agree to provide the following services:

1. Analysis of mortgage default, including the amount and cause of default
2. Presentation and explanation of reasonable options
3. Assistance in communicating with the mortgage servicer and other creditors
4. Explanation of collection and foreclosure process
5. Referrals to additional resources, as needed
6. Confidentiality, honesty, respect and professionalism in all services.

I/We _____ agree to the following terms of services:

1. I/WE will always provide honest and complete information to UEDC counselor, whether verbally or in writing;
2. I/WE will provide all necessary documentation and follow-up information within the timeframe requested.
3. I/WE will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.
4. I/WE will call within 6 hours of a scheduled appointment if /I/we will be unable to attend an appointment
5. I/WE will contact the counselor about any changes in our situation immediately.
6. I/We give permission for UEDC counselors, as needed, to provide credit counseling that will assist in development of spending plan to gain control of finances.

Privacy Policy

The UEDC 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. 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 authorized signature.

Client's signature

Date

Co-client's signature

Date

Counselor's signature

Date

Disclosure Statement

The Unity Economic Development Corporation (UEDC) is a nonprofit housing counseling agency offering pre-purchase and foreclosure prevention counseling services. UEDC offers group workshops, group and one-on-one counseling; information on mortgages and other housing assistance programs. UEDC is funded through government agencies, corporations, private funders, social service agencies, lenders, and realtors, some of whom may participate in workshops and/or outreach activities. **Individuals are not obligated to receive or use any services offered by UEDC. UEDC clients are not obligated to use any of the services offered by UEDC exclusive partners that participates in workshops, community outreach and/or counseling advice. UEDC assists clients in making informed choices.** All final decisions rest with the client.

Foreclosure intervention assistance is limited to counseling advice, budget and spending plan preparation, and advocating for clients with lenders/servicers. **All foreclosure counseling is provided free of charge to the client.**

UEDC provides one-on-one homeownership counseling to first time homebuyers who are interested in knowing the facts about the homebuying process. **A small fee is charged for the homebuyer workshops to cover the cost of workbooks and other training materials.**

Disclaimer Statement

The UEDC counselors assist families in danger of losing their homes because they are behind or in danger of falling behind on their mortgage. The UEDC foreclosure prevention counseling service helps clients explore options for avoiding foreclosure. We cannot guarantee that a client will avoid foreclosure, nor does UEDC provide financial assistance to cure a default situation. UEDC has no legal authority to delay or prevent a foreclosure; all decisions rest with the involved mortgage lenders, investors and insurers, their legal counsel and/or Courts.

Release of your information to third parties

1. We may disclose some or all of the information that we collect to your mortgagee 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 to anyone as permitted by law (e.g. if we are compelled by the legal process).
3. Within UEDC, 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 the mandates of your federal regulator to guard your nonpublic personal information.

Anti-Discrimination Policy

UEDC is committed to providing equal opportunities to all clients and does not discriminate against individuals on the basis of race, creed, color, religion, gender, sexual orientation, nationality, marital status, age, or disability in the administration and provision of services to the public. UEDC will not tolerate acts deemed to constitute discrimination or harassment based on gender, sexual orientation, race, creed, color, religion, national origin, marital status, age, disability, or any other characteristic protected by law.
