



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 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.

<p>_____ Homeowner Name (Print)</p> <p>_____ Signature</p> <p>_____ Last Four Digits of Social Security #</p> <p>_____ Date</p> <p>_____ Property Address</p> <p>_____ Counselor Signature</p> <p>_____ Date</p>	<p>_____ Homeowner Name (Print)</p> <p>_____ Signature</p> <p>_____ Last Four Digits of Social Security #</p> <p>_____ Date</p> <p>_____ Loan Number</p> <p>_____ Counselor Name (Print)</p>
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