



**Affordable Homeownership
Foundation, Inc.**
Solving The Puzzle Of Homeownership

Affordable Homeownership Foundation's Privacy Policy & Practices For All Counseling Programs

We value your trust and are committed to the responsible management, use and protection of your personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Information We Collect

We collect personal information about you to support our housing counseling program from the following sources:

- Information that we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information that we receive from a consumer reporting agency; and
- Information that we receive from personal and employment references.

Information We Disclose

We may disclose the following kinds of personal information about you for the sole purpose of assisting you with your housing need and for program compliance and audit checks:

- Information that we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income.
- Information about your transactions with us, our affiliates or others, such as your account balance, your payment history and parties to your transactions; and
- Information that we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your credit worthiness.

Who We Disclose To

We are required to provide information about you to all of the agencies that we receive funding from to be able to provide this counseling to you, such as but not limited to; Florida Housing Finance Corporation, HUD, NRCR, Neighborworks, and all other agencies and their authorized agents that we receive counseling funds from for purposes of data reporting, program compliance and audit purposes.



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Confidentiality and Security

We restrict access to your personal information to employees who need that information to help them provide services to you, including making loan decisions, aiding you in obtaining loans from others, and financial and foreclosure counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. Our safeguards comply with federal regulations to guard your personal information.

Monitoring for Possible Fraud

Monitoring for possible fraud requires the identification of processes, controls, and other procedures to mitigate risk including an effective and secure information system and appropriate monitoring and quality assurance activities.

Purpose of Housing Counseling

I/We understand that purpose of any housing counseling program offered through AHF is to provide counseling and education to help customers address financial programs that put them at risk and in some cases of losing their homes. The counselor will analyze my/our financial credit situation, identify problems preventing me/us from making my/our house payment (If Foreclosure Prevention Counseling is what I am being counseled on) and develop a plan to resolve those problems. The counselor will also provide assistance with debt-load management and preparation of a manageable monthly budget plan. I /We further understand that it is not the counselor's responsibility to fix the problem for me/us but rather to provide guidance and education to empower me/us to pursue a loan modification, or other resolution from my/our lender, or help me/us address other credit issues that prevent me from being able to purchase a home, rent a home or stay on track.

Loan Modification Assistance

If I am being seen for Foreclosure Assistance, as part of my/our participation in the foreclosure counseling program I/W understand that the counselor will help identify programs that best fit my/our needs. I/We understand that with my/our permission my/or information will be submitted to my/our lender for consideration of a modification or other resolution options. I/We understand that the counseling agency does not guarantee that I/We will receive a loan modification or any other resolution from my/our lender.



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Financial Management Education Classes

I/We understand that as part of the foreclosure, first time homebuyer, ESG, financial capabilities/financial coaching, rental and homeless prevention counseling programs, I/we will be required to complete financial management education classes/counseling.

Customer's Responsibility

I/We understand that it's my/our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my/our counseling program. This includes but is not limited to missing three consecutive appointments.

I/We have read and understand our rights and responsibilities detailed on this form.

Applicant's Signature

Co- Applicant's Signature

DATE

DATE