



Affordable Homeownership Foundation Inc.
Solving The Puzzle of Homeownership!
 Program Disclosure Form

_____/_____
Initials

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: Affordable Homeownership Foundation Inc. is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling those are listed below:

Housing Counseling Services Offered	Housing Counseling Workshops Offered
Financial Management/Budget	Financial, Budgeting, and Credit
Home Improvement and Rehabilitation	Pre-purchase Homebuyer
Mortgage Delinquency and Default Resolution	Rental Housing and how to prevent Eviction
Rental & Eviction Prevention	Resolving/Preventing Mortgage Delinquency
Services for Homeless	Predatory Lending
Pre-purchase	Non-Delinquency Post Purchase

We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws. **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Client and Counselor Roles and Responsibilities:

Counselors Roles & Responsibilities

- Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.
- Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.
- Preparing a household budget that will help you manage your debt, expenses, and savings.
- Your counselor is not responsible for achieving your housing goal, but will

Client's Roles & Responsibilities

- Completing the steps assigned to you in your Client Action Plan.
- Providing accurate information about your income, debts, expenses, credit, and employment.
- Attending meetings, returning calls, providing requested paperwork in a timely manner.
- Notifying Affordable Homeownership Foundation or your counselor when changing housing goal.
- Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended.



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provide guidance and education in support of your goal.

- Neither your counselor nor Affordable Homeownership Foundation employees, agents, or directors may provide legal advice.

Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: Failure to work cooperatively with your housing counselor and/or Affordable Homeownership Foundation Inc. with result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.

Agency Conduct: No Affordable Homeownership Foundation employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: Affordable Homeownership Foundation has financial affiliation (if funded by HUD) or professional affiliations (if not funded by HUD) with HUD, NeighborWorks America, Florida Housing Finance and banks including Bank of America, Wells Fargo, and JP Morgan Chase and other national banks. As a housing counseling program participant, you are not obligated to use the products and services of the Affordable Homeownership Foundation or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: Affordable homeownership Foundation has a first-time homebuyer program developed in partnership with Bank of America. However, you are not obligated to participate in this or other Affordable Homeownership Foundation programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Authority (FHA) for first-time homebuyer loan programs, and Affordable Homeownership Foundation for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

Referrals and Community Resources: You will be provided with a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, Updated by HUD as of June 2024 emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Affordable Homeownership Foundation and its exclusive partners and affiliates.



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Privacy Policy: I/we acknowledge that I/we received a copy of Affordable Homeownership Foundations Privacy Policy. Errors and Omissions and Disclaimer of Liability: I/we agree

Affordable Homeownership Foundation, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Affordable Homeownership Foundation counseling; and I hereby release and waive all claims of action against Affordable Homeownership Foundation and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, Affordable Homeownership Foundation, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client's experience. Your survey data may be confidentially shared with Affordable Homeownership Foundation grantors such as HUD or NeighborWorks America.

I/we acknowledge that I/we received, reviewed, and agree to Affordable Homeownership Foundation Program Disclosures.

Name 1 Signature

Date

Counselor Signature

Date

Name 2 Signature

Date