

Form 3: Authorizations and Disclosures For Other Funders

NFMC Privacy Policy

1. I understand that RDAC 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 as appropriate.
2. I understand that RDAC receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) as a subcontractor and the HUD MMMSA programs and, as such, is required to share some of my personal information with NFMC program administrators or HUD staff and their agents for purposes of program monitoring, compliance and evaluation.
3. I give permission for NFMC program administrators, HUD staff and/or their agents to pull my credit report up to two additional times between now and December 31, 2016 and to give authorization for NFMC program administrators and/or their agents to follow-up with me between now and December 31, 2016 for the purposes of program evaluation.
4. I acknowledge that I have received a copy of RDAC's NFMC Privacy Policy.
5. I may be referred to other housing services of the organization or another agency or agencies 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 offered to me.
6. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
7. I understand that RDAC provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from RDAC in no way obligates me to choose any of these particular loan products or housing programs.
8. I allow RDAC to submit HUD client level data related to grant activity, and if applicable, allow access to counseling files for purposes of grant oversight

HOPP AG DISCLOSURE

Our foreclosure prevention program is funding as part of the National Mortgage Settlement through the NYS Office of the Attorney General. The AG is using information on the profiles of the loans to ensure compliance with the settlement as well as analyzing data on loans in default. Below is a required statement from the AG's office on how the data is used.

"I understand that my name and telephone number will not be shared with other parties, but that other information gathered may be used for research, program or policy development, or other legitimate purposes by the New York State Office of the Attorney General and parties with which it contracts (such as the Center for New York City Neighborhoods and Empire Justice Center), the City of New York, or other relevant funders of foreclosure prevention services."

HUD CLIENT DISCLOSURE STATEMENT

RDAC provides a full continuum of housing services for Orange County residents. Services include: the development of affordable rental and for sale properties through Real Estate Development; owned and/or managed market rate and subsidized rental housing units through Property Management; technical assistance for municipalities and communities through Community Development; Section 8 Housing Choice Vouchers, Self Sufficiency and emergency assistance programs through Rental Assistance; and services provided by us here at RDAC and/or RUPCO's HomeOwnership Center that include first time homebuyer education and counseling, match savings programs and grants for income eligible applicants; Post-Purchase counseling, including HECM and foreclosure prevention, housing rehabilitation and accessibility modifications and grants; financial literacy and budget and credit counseling; and oversee the Homeless Prevention and Rapid Re-Housing program that provides one time or short term emergency assistance for households and individuals at imminent risk of becoming homeless or are homeless. Clients are not obligated to receive, purchase or utilize any other services offered by the organization, or its partners, in order to receive housing counseling services.

CLIENT FEE SCHEDULE

Credit report fee*	Individual \$17	Joint (Couple) \$29
Homebuyer Education Course	\$75 Per household	
Homebuyer Fast Track Counseling Fee (Individual)	\$100	
Homebuyer e-home America On-Line	\$99 Per household	
Reverse Mortgage Counseling	\$125	
Mortgage Subordination Fee	\$150	

* Clients that earn less than 200% of the federal poverty guidelines will not be charged for housing counseling and education services

Borrower signature _____ Date _____

Co-Borrower signature _____ Date _____

I opt out of signing the National Foreclosure Mitigation Counseling Authorization

Borrower Signature _____ Date _____