VAREP Client Disclosure

The Veterans Association of Real Estate Professionals (VAREP) is pleased that you have come to us for services and we are looking forward to working with you. We are here to assist you in resolving your housing and financial issues. You are welcome to use services other than those provided by this agency and we appreciate you informing your counselor if you decide to change agencies. VAREP's services may include:

- The gathering of essential demographic and financial information to help us resolve your housing need via intake forms and submission of documentation
- An assessment of your housing, credit and financial situation
- A case management plan that provides instructions and identifies resources for resolving your housing, credit and financial needs
- Individual face to face, telephone, internet and/or group counseling designed to guide you through the process of resolving housing needs.
- Follow-up calls, emails and/or letters to track the outcome of our services:

1) Pre-purchase Counseling = Preparing for Home Purchase
2) Pre-purchase Homebuyer Education Workshops = Online classes
3) Fair Housing Pre-Purchase Education Workshops = Group
4) Mortgage Delinquency and Default Resolution Counseling = Mortgage Assistance
5) Mortgage Delinquency and Default Resolutions Workshops = Group
6) Financial Management/Budget Counseling = Budget, Credit and Financial Counseling
7) Financial, Budgeting and Credit Workshops = Group Education to improve Credit, Budget and Financial Management
8) Home Improvement and Rehabilitation Counseling=Counseling after home purchase
9) Home Improvement and Rehabilitation Workshops=Group
10) Rental Counseling=landlord tenant, fair housing and eviction counseling
11) Rental Workshops=Group
12) Services for Homeless Counseling=Counseling and resources to assist and prevent homelessness
13) Homeless Prevention Workshops=Group
14) Predatory Lending Workshops=Group education to prevent predatory lending, real estate scams, and contractor and credit fraud

VAREP upholds the highest standards of customer service. As such, VAREP staff members providing these services will adhere to the following guidelines:

- VAREP does not offer legal counsel or services. VAREP staff members will provide counseling, group education and/or instructional information only regarding your housing, personal financial management or credit situation under this program.
- VAREP does not provide debt consolidation services nor will any member of VAREP's staff takeover or assume responsibility for the finances of any participating client.
- VAREP does not pay or receive fees or other considerations for referrals to or from any program administered by us.
- VAREP staff members will not recommend that clients participate or engage in any services whereby the staff members themselves or any member of their immediate family have a financial interest.
- No VAREP staff member will disclose any personal information without proper authorization of the participant.
- VAREP strongly believes in and promotes housing choice and educates our clients to shop for the best person to assist them. To that end, VAREP does not endorse any realtor or lender. Participants in VAREP's Pre-Purchase Counseling/Down payment Assistance Programs shop for and select the lender and realtor that best suits their needs.
- VAREP, in many instances, will need to pull your credit report to assess the condition of your credit either to determine your readiness for ownership or to assist in the resolution of mortgage delinquency. VAREP has the ability to pull your credit with little to no effect on your credit score.
- VAREP employs persons who are qualified to provide the services rendered. To that end, all VAREP housing counselors are required to be certified. New counselors employed by VAREP have one year to receive such certification, which can be obtained through HUD, NCRC, RCAC and/or Neighbor Works America. Central to VAREP's mission is the elimination of housing discrimination and all of VAREP's programs and services are required to educate participants regarding fair housing laws.

Please be advised that you, the client, are not obligated to receive, purchase or utilize any other services offered by VAREP, or its exclusive partners, to receive housing counseling services. This certifies that I have read and understood the above statement of disclosure.

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Participant Signature Date Counselor Signature Date

Phone/Internet/Online Counseling Yes____No_____ Disclosures Read/Shown to Client: Yes:___ No:_____