

VAREP Privacy Policy/Disclosure Statement (1 of 2)

Veterans Association of Real Estate Professionals (VAREP) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "nonpublic personal information," such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on this Housing Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information for designing future programs.

Types of information that we gather about you:

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transaction with us, your creditors, or others such as your account balance, payment history, parties to transactions and credit cards usages, and;
- Information we receive from a credit reporting agencies, such as you credit history.

You may opt-out of certain disclosures:

1. You have the opportunity to "opt-out" of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures,
2. If you choose to "opt-out", we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your "opt-out", you may call us at 951-444-7363 and do so. Please sign and date below if you would like to opt-out:

Release of your information to third parties:

1. So long as you have not opted-out, we may disclose some or all of the information that we collect; as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose non-public personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

VAREP and its counselors agree to provide the following services:

- Housing Counseling Services related to Rental, Affordable Housing, Home Ownership, Credit, Financial Management and Post Purchase Counseling
- Asses current financial situation
- Analysis of the mortgage readiness, including credit, budget, deb and financial assessment
- Development of an action plan
- Presentation and explanation of reasonable options available
- Presentation and assistance in communicating with lenders, realtors and other creditors
- Explanation of home ownership process, loan products, escrow, title, closing process and other items related to home purchase
- Identification of assistance resources
- Referral to needed resources
- Confidentiality, honesty, respect and professionalism in all services
- As the final outcome lies with the servicer, our counselors are not able to guarantee any solutions.

Financial Industry Relationship Disclosure

VAREP also supplements the funding for our Housing Counseling Program with grants from housing industry partners such as:, Bank of America, JP Morgan Chase, Wells Fargo, US Bank, and Union Bank. I understand that I am not obligated to receive, purchase or utilize any other services offered by the organization, or its partners, in order to receive housing counseling services.

VAREP Housing Counseling Agreement (2 of 2)

I/We, _____ agree to the following terms of service:

1. I/We understand that VAREP provides housing, homeownership, credit and rental 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/We understand that VAREP receives Congressional funds through the CAL HFA funds, HUD funds from Intermediaries and other grants through various financial institutions. As such, is required to share some of my personal information with the partner's program administrators of their agents for purposes of program monitoring, compliance and evaluation.
3. I/We give permission to our partner's program administrators and / or their agents to follow-up with me within the next three years for the purposes of program evaluation.
4. I/We acknowledge that I/We have received a copy of VAREP's Privacy Policy included in this agreement.
5. I/We 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/We understand that I/We am not obligated to use any of the services offered.
6. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I/We will be referred for appropriate assistance.
7. I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing.
8. I/We will provide all necessary documentation and follow-up information within the timeframe requested.
9. I/We will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.
10. I/We understand that repeated no-shows or excessive cancellations may result in cancellation of services.
11. I/We understand I must have an appointment to meet with counselor and that should I/We walk-in I/We will be given an appointment for a later date and time.
12. I/We understand that once I/We are an established client I/We may drop off documentation and that counselor availability is not guaranteed without an appointment.
13. I/We will call within 6 hours of a scheduled appointment if I/We will be unable to attend an appointment.
14. I/We will contact the counselor about any changes in my situation immediately.
15. I/We understand that breaking this agreement may cause the counseling organization to sever its service assistance to me/us.

Client

Date

Client

Date

Client

Date

*****For Counselors Use Only*****

Via Telephone: Yes/No	Disclosure Read to Counselee: Y/N	Counselors Initials: _____
	Disclosure mailed to Counselee: Y/N	
Via Internet: Yes/No		
In Person: Yes/No	Disclosure copy handed to Counselee: Y/N	Date: _____