

**Western Piedmont Council of Governments' Foreclosure Mitigation Counseling Agreement**

1. I understand that Western Piedmont Council of Governments 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 Western Piedmont Council of Governments receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with the NFMC program administrators or their agents for the purposes of program monitoring, compliance, and evaluation.
3. I give permission for NFMC program administrators and/or their agents to pull my credit report.
4. I acknowledge that I have received a copy of Western Piedmont Council of Governments' 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 justified. 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 the Western Piedmont Council of Governments provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from Western Piedmont Council of Governments in no way obligates me to choose any of these particular loan products of housing programs.

Client's signature \_\_\_\_\_ Date\_\_\_\_\_

**Certification of Foreclosure Mitigation Counseling**

I/We certify that I/we have not received any counseling sessions for foreclosure mitigation intervention with any other counseling organizations from October 1, 2010 to present.

I understand that I am providing this information for the purposes of receiving counseling that is funded by NeighborWorks America.

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Homeowner (Signature)

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Date

## **Western Piedmont Council of Governments Privacy Policy**

WPCOG 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 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 the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and 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 transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from credit reporting agencies, such as your 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 contact Laurie Powell at (828) 322-9191 ext. 249 and do so.

### **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 any nonpublic 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.