Credit Coalition's Counseling Disclosure

IMPORTANT INFORMATION ABOUT HOUSING COUNSELING

The Credit Coalition, a HUD Approved Housing Counseling Agency, is not a loan or mortgage company or a real estate broker nor are we a licensed attorney or tax advisor/accountant and we do not guarantee any specific results or outcomes. We cannot guarantee that you will be able to qualify for a loan product or refinance and/or modify your existing loan.

The information presented in your housing counseling session and in any follow-up communications is based on information you provided and other factors. We do not guarantee the applicability, accuracy, availability or your eligibility for any product, service or program mentioned.

Housing counseling is NOT a substitute for legal advice from a licensed attorney or tax and financial advice from an accountant. If you need help understanding how the law applies to your particular circumstances and what is best financially for you and your family, you should seek the information from a qualified attorney or accountant.

If you prefer assistance in a language other than English, please let us know and we will assist you to locate a Housing Counseling Agency that can assist you in that language.

If you are currently a homeowner:
Not all homeowners qualify for refinancing or mortgage loan modifications. Any decision to refinance your home or modify your mortgage will be made by your lender and will vary depending upon individual situations such as the current terms of your mortgage and your ability to meet the terms of the modified or new mortgage.

Please continue to communicate with the servicer of your loan or the lender you are interested in refinancing with, as they will determine your eligibility and they will render and decisions on programs for which you may qualify.

We recommend that homeowners continue making mortgage payments until refinancing or a loan modification, if available and applicable, is approved.

Any new mortgage or loan modification is not a guarantee against foreclosure if you fail to meet the terms of your new or modified mortgage.

Certain credit reporting and tax consequences may result if any portion of your mortgage debt is forgiven. You should consult your tax advisor.

Credit Coalition
3300 Lyons Ave. #203A
Houston, TX 77020

713-224-8100 office  www.creditcoalition.org  713-224-8102 fax  866-346-8100 toll-free
Information for Your First Foreclosure Intervention Counseling Session

Please use this checklist to collect the following documents to bring (or send prior) to our first appointment:

1. Completed Intake Packet, signed and dated
2. Current Driver's License or other photo ID for all persons obligated on the mortgage and listed on the deed (title)
3. Any correspondence from the mortgage company or its attorney, even if it is unopened
4. Any documentation from the courts, lenders law firm regarding a foreclosure
5. Monthly mortgage statement(s)
6. Statements for homeowner association fees, condo fees or a signed statement declaring you do not have a mandatory homeowner’s association
7. Your closing folder from the Title Company that includes copy of your Deed of Trust, copy of your Note (and Riders), and HUD-1 Settlement Statement
8. Documentation and statements for recent loans secured by home (example: home improvement, pool loans)
9. Name and contact of Homeowner’s Insurance, Flood and Windstorm company and annual cost of each policy
10. Most Recent Two (2) months of pay stubs for all family members over 18 years of age
11. Statements, award letters for other forms of income (examples: social security, disability, pension, etc.)
12. Last Year's Tax returns (Including Signed p. 2 and all schedules) with W-2(s) and/or 1099(s)
13. If self-employed, Profit and Loss Statement YTD
14. Last Two (2) months bank statements for all accounts (all pages)
15. A recent utility bill that includes your name and address
16. Most recent Statements for other loans owed (examples: car payments, student loans, etc.)
17. If recently declared bankruptcy or discharged bankruptcy, documents regarding filing or discharge
18. Detailed hardship letter (rough draft is OK): The purpose of writing a hardship letter is to explain to your lender your 'unique' situation. You provide a reason for the problem and a solution.

When we contact you, we will set up a time for your first appointment, if we meet face to face. If we are not able to meet in person, I can also work with you using email, fax, phone and mail. This appointment will last an hour and a half. Please bring the required documentation listed above with you for your first appointment and arrive on time. Many of our families are in the same position as you and the demand for our services is high. We often have appointments back to back. If you arrive late, you will only be able to meet with the counselor for the remaining amount of time.

If you have any questions during this entire process, please do not hesitate to call, 713-224-8100 (toll free 866-346-8100), Fax 713-224-8102 or email us at sherrie@creditcoalition.org.

Sherrie Young
Executive Director/Housing Counselor
Credit Coalition, A HUD Approved Housing Counseling Agency
3300 Lyons Ave. #203A, Houston, TX 77020
713-224-8100 office toll free 866-346-8100 713-224-8102 fax
sherrie@creditcoalition.org www.creditcoalition.org

Updated January 2017
CREDIT COALITION
CREDIT REPORT AUTHORIZATION

Name: ________________________________

FIRST MIDDLE LAST

Spouse: ________________________________

FIRST MIDDLE LAST

Address: ________________________________

CITY __________________ STATE __________________ ZIP CODE __________________

Social Security #: __________/_______/_______

Spouse Social Security #: __________/_______/_______

Date of Birth: _______/_______/_______

Spouse Date of Birth: _______/_______/_______

Phone Numbers: Home: (____) ______-______________

Cell: (____) ______-______________

Email: ________________________________

I (WE) hereby give permission to pull my (our) credit report for the purpose of my (our) application for housing counseling services with the CREDIT COALITION, a HUD Approved Housing Counseling Agency.

All information will be kept confidential between my Counselor and me. I further understand that the CREDIT COALITION will be held harmless for information received in this report.

Both signatures are required if a joint report is requested.

______________________________
Signature

______________________________
Date

______________________________
Signature

______________________________
Date

Please return to:
Credit Coalition
3300 Lyons Ave. #203A
Houston, TX 77020

Office 713-224-8100
Fax: 713-224-8102
sherrie@creditcoalition.org
CONSUMER AUTHORIZATION AND RELEASE

I hereby authorize CoreLogic Credco, LLC ("CREDCO" or "FAC") to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, Trans Union) and provide a copy of the Report to my housing counseling agency, CREDIT COALITION ("Counselor") for Counselor to provide housing counseling services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

I acknowledge that the Report is provided "AS IS" AND THAT CREDCO MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF THE REPORT OR THAT IT WILL MEET MY NEEDS AND CREDCO EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES.

I recognize that the accuracy, validity or completeness of the Report provided by CREDCO is not guaranteed by CREDCO and I herein release CREDCO and CREDCO's parent, sister, affiliated companies, successors and assigns and its and their directors, officers, agents, employees and independent contractors (collectively, "CREDCO's Affiliates") from any liability for any negligence in connection with the preparation of the Report and from any loss, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity or incompleteness of the Report.

I covenant not to sue or maintain any claim, cause of action, demand, cross action, counterclaim, third party action or other form of pleading against CREDCO or CREDCO's Affiliates for damages based upon the inaccuracy, invalidity or incompleteness of any Report provided by CREDCO hereunder.

If one or more of the provisions, or a portion of a provision of this document are held for any reason to be invalid, illegal or unenforceable, such invalidity or illegality or unenforceability will not affect any other provisions of this document, and this document will be construed as if such invalid, illegal or unenforceable provision had not been contained herein.

Date: __________________________
(Signature)
(Print Name)

Date: __________________________
(Signature)
(Print Name)

Credit Coalition
3300 Lyons Ave. #203A
Houston, TX 77020
A HUD Approved Housing Counseling Agency

Consumer Authorization & Release

Page 1 of 1

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Credit Coalition Privacy Policy

The Credit Coalition is committed to assuring the privacy of individuals and/or families who have contacted us for assistance and/or information. We realize that the concerns you bring 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. You "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 the Authorization for Release of Information and the Client/Counselor Contract. We may also use anonymous aggregated case file information for the purpose of evaluation 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 creditor, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and
- Information we receive from a credit reporting agency, 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 call us at 713-224-8100 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 disclose any nonpublic personal information about you or former clients 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.

Client (printed) ___________________________ Client (printed) ___________________________

Client (signed) ___________________________ Client (signed) ___________________________

Date ___________________________ Date ___________________________

Please return to:
Credit Coalition
3300 Lyons Ave. #203A
Houston, TX 77020

Office 713-224-8100
Fax: 713-224-8102
sherrie@creditcoalition.org
Authorization to Release Information

Borrower: __________________________

Last 4 Digits of Borrower SS #: ________ Email: __________________________

Co-Borrower: ________________________

Last 4 Digits of Co-Borrower SS #: ______

Property Address ______________________

City: __________________ State: ________ Zip Code: ____________

Home Phone Number: ________________ Cell Phone Number: ________________

Email Address: _______________________

Lender: ____________________________ Loan Number: ________________

Loan Type: Conventional FHA VA

Non Profit Agency: CREDIT COALITION

Housing Counselor: Sherrie Young

Counselor Email: sherrie@creditcoalition.org

Counselor Phone Number: 713-224-8100 866-346-8100 Fax: 713-224-8102

I/We authorize the Credit Coalition, A HUD Approved Housing Counseling Agency, (hereinafter “Non Profit Agency”) and its representatives to speak with my/our lender and with whomever has servicing responsibilities for my/our loan and to provide to such parties documentation on my/our behalf regarding my/our loan.

I/We also authorize the lender and/or servicer handling my/our loan to notify the Credit Coalition in the event that my/our loan payments become delinquent in the future, if the lender or servicer chooses to provide such notification.

The Credit Coalition agrees to maintain the confidentiality of borrower(s) information.

This authorization will not be valid unless signed below by all borrowers and co-borrowers named above and will remain valid only until revoked in writing by any borrower or co-borrower named above.

Borrower Signature __________________________ Date ____________

Co-Borrower Signature __________________________ Date ____________

Housing Counselor Signature __________________________ Date ____________
Client/Counselor Contract

CREDIT COALITION and its counselors agree to provide the following services:

Assist you to develop or review your Spending Plan
Review your options based on your individual financial circumstances
Explain the mortgage application or credit application process
Identify possible community assistance resources
Provide confidentiality, honesty, respect and professionalism in all services

I/WE __________________________ agree to the following terms of service:

I/WE will always provide honest and complete information to my/our counselor, whether verbally or in writing.
I/WE will provide all necessary documentation and follow-up information within the timeframe requested.
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.
I/WE will call within 6 hours of a scheduled appointment if I/WE will be unable to attend an appointment.
I/WE will contact the counselor about any changes in our situation immediately.
I/WE understand that breaking this agreement may cause the counseling organization to sever its service assistance to me/us.

Client (printed)______________________________

Client (signature)______________________________ Date _____________________

Client (printed)______________________________

Client (signature)______________________________ Date _____________________

Address ______________________________________

City ___________________ State ______ Zip Code ______

Phone Number ___________ Cell ___________

Counselor (printed)______________________________

Counselor (signature)______________________________ Date _____________________

Please return to:
Credit Coalition
3300 Lyons Ave. #203A
Houston, TX 77020

Office 713-224-8100
Fax: 713-224-8102
sherrie@creditcoalition.org
Credit Coalition: Agency Disclosure

This disclosure statement is provided by the Credit Coalition to all clients seeking services from us. The Credit Coalition does not charge any fees for any of the services we offer.

In addition to Housing Counseling which includes Reverse Mortgage Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Rental Housing Counseling, Non-Delinquency Post Purchase Workshops, and Pre-purchase Homebuyer Education Workshops, Below is the Complete List of other services provided by the Credit Coalition:

NONE

Description of any financial relationships between Credit Coalition and any other Industry Partners:

Effective September 1, 2017, as a sub-grantee of Housing Options Provided for the Elderly (HOPE), we have been awarded HUD HECM Counseling Funds for Reverse Mortgage Clients counseled during the period September 1, 2017 thru March 31, 2018.

The Credit Coalition has NO Additional Financial Relationships with any other industry partners.

As a client of the Credit Coalition, you are not obligated to receive any other services offered by the Credit Coalition or its industry partners.

1. I understand that the Credit Coalition provides information and education on numerous loan products and housing programs. I further understand that the service that I receive from the Credit Coalition does not obligate me to choose any of these particular loan products or housing programs.

2. I understand that the Credit Coalition will not make referrals to specific agencies, but will provide me information about area resources and I will make my own decisions whether to choose to use their services.

The Credit Coalition certifies that its staff who will provide housing counseling has no conflicts of interest due to any other relationships with servicers, real estate agencies, mortgage lenders, and/or other entities or industry partners (whether identified or not) that may stand to benefit from particular counseling outcomes.

Sherrie Young
Executive Director, Credit Coalition

Signature

Date

Signature

Date

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713-224-8100 phone 866-346-8100 toll free 713-224-8102 fax