



IOWA
MORTGAGE
HELP.COM
877.622.4866

Counseling Agreement

1. I understand that _____ as a sub-grantee of the Iowa Mortgage Help network, 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 _____ receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. I give permission for NFMC program administrators and/or their agents to pull my credit report a total of three times between now and June 30, 2010, and to give authorization for NFMC program administrators and/or their agents to follow-up with me between now and June 30, 2010, for the purposes of program evaluation.
4. I acknowledge that I have received a copy of _____'s Privacy Policy. I understand that I am agreeing that my non public personal information may be disclosed pursuant to that privacy policy, unless I opt out by checking the box below.
5. I understand that 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 if I am referred for legal advice to Iowa Legal Aid, they can report certain information about my case to any member of the Iowa Mortgage Help network including: the number of hours of service provided by Iowa Legal Aid on my case, my name, my Iowa Mortgage Help case number, and the outcome of my case. I understand that until Iowa Legal Aid accepts my case, I am responsible for any deadlines surrounding my case.
8. I understand that _____ provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from _____ in no way obligates me to choose any of these particular loan products or housing programs.

SPONSORS

Iowa Home Ownership
Education Project

Iowa Mediation Service

Iowa Legal Aid

Iowa Attorney General's
Office

Iowa Finance Authority

Strategic America

Client's signature _____ Date _____

Client hereby "opts-out" of disclosure of non public personal information pursuant to _____'s privacy policy.