

# Client Services Agreement and Authorization

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## Funding and Service Fee Information

Clarifi is a non-profit agency and our funding comes from various sources. Those sources include state housing finance agencies (such as Pennsylvania Housing Finance Agency, New Jersey Housing Mortgage Finance Agency, and Delaware State Housing Authority), the U.S. Department of Housing and Urban Development (HUD), the Homeownership Preservation Foundation (HPF), grants and foundations.

A comprehensive list of our services can be found in our Statement of Counseling Services (attached). Most of our counseling sessions are provided at no charge to you. If we do charge a counseling fee, we will disclose it to you in advance of the session. More information can be found at our website, [www.clarifi.org](http://www.clarifi.org).

## Credit Authorization

Clarifi is a HUD approved agency. You authorize Clarifi to check your credit history, employment history, and other personal information, to discuss said information with and to release said information to representatives of private companies, non-profit organizations, government agencies and mortgage companies solely for the purpose of finding a solution to your housing and housing related problems. Some of our programs may further limit the sharing of this information as provided our Privacy Policy. You authorize the appropriate repositories of this information to provide it to Clarifi.

You request, authorize and instruct Experian, Equifax, Trans Union and any other credit reporting agency or similar entity to whom this document is presented (each, and "agency") to furnish, from time to time upon specific request, a complete copy of any credit history in your name relating to you (your "credit report") maintained in the agency's file to Clarifi in the manner and at the address that Clarifi shall instruct.

Clarifi does not assume responsibility for the completeness or accuracy of any of this information and does not promise (and will not attempt) to affect or change your credit history or credit report in any manner. In the course of measuring the effectiveness of its programs, Clarifi may order and review additional credit reports as authorized above from time to time or historical data for up to 24 months before contact with Clarifi. These "future" or "past" credit reports will be ordered so as not to affect your credit score, and Clarifi will not share your personal information or identity in any way.

## Your Privacy

Collecting personal information from you is essential to our ability to offer you our services. When you obtain service from our agency, we need to determine the best possible solution for your individual circumstances. As part of that process, we collect nonpublic personal information about you, including but not limited to information about your debts and financial transactions, information we receive from consumer reporting agencies, your credit reports, and other information that you provide to us.

By signing this Client Services Agreement and Authorization, you affirm that you have received a copy of Clarifi's privacy policy. A copy of our privacy policy is also available at our website, [www.clarifi.org](http://www.clarifi.org)

## Client Bill of Rights

We pledge that our clients have the right, without fear of retaliation, to the following:

- Prompt counseling services for managing their money based on their financial situation.
- Treatment with dignity and respect in confidential professional counseling sessions.
- Comprehensive assessment of their financial situations.
- Express dissatisfaction through a complaint resolution process.
- Discontinue their relationship with our agency at any time.

## Client and Counselor Agreement

Your Clarifi counselor will use their best efforts to provide the following services to you as applicable and requested:

- Analysis of your spending habits and outstanding debts/liabilities to develop an effective and livable budget based on your financial situation and educate you on how best to reduce and pay off outstanding debt, including providing suggestions to modify habits which may be negatively impacting your ability to live within a fixed budget.
- As appropriate, analysis of hardship or barriers to achieving financial goals, including the amount and cause of default.
- Development of a customized Action Plan outlining suggested steps to help you achieve financial stability and/or resolve your particular financial situation.
- Referrals to available resources both internally and externally.
- Return phone messages within 24-hours whenever possible.
- Confidentiality, honesty, respect and professionalism.

You (as a client of Clarifi counseling), agree to the following terms of service:

- Provide honest and complete information to our Counselor, whether verbally or in writing, in a respectful manner.
- Come prepared with any required documentation as stated in the appointment confirmation letter at the time of your appointment and understand that if you are late for an appointment, the appointment may be canceled.
- Provide all required documentation and follow-up information within the timeframe requested.
- Contact your counselor about any changes in your financial situation as quickly as possible.
- Contact your counselor with any updated information you may receive from your creditors and/or mortgage servicer.
- Give Clarifi permission to contact you using the information on file to follow up with me/us about any applications, notify of important changes, offer additional services, or to remind about hearings or program re-enrollments.
- Continue to work with Clarifi to achieve your goals by attending workshops, education sessions and additional counseling sessions that could provide tools and services to help improve your financial situation.

**Clarifi Counselors may answer questions and provide information, but not give legal advice. If legal advice is required, you may be referred for appropriate assistance. Clarifi is not authorized to and will not recommend or offer for sale investment-specific products or services.**

## Complaint Resolution Process

We are committed to providing you with high quality professional services. If you are not satisfied with the services provided, please contact Chelsea Barrish, Vice President, Program Impact. Phone: 215-563-5665 - Email: [cbarrish@clarifi.org](mailto:cbarrish@clarifi.org)

## Non-discrimination Policy

Clarifi serves all members of the community without regard to socioeconomic status, age, gender, sexual orientation, disability, national origin, ethnic, racial, or religious affiliations. Clarifi does not deny access to services based on employment status, amount of debt, type of debt, or credit rating. Clarifi does not directly serve minors in any of its financial education or counseling services.

Client Signature	Print Name	Date
Co-Client Signature	Print Name	Date
Counselor Signature	Print Name	Date

# Statement of Counseling Services

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All types of counseling are voluntary. You are not obligated to receive, purchase or utilize any other services offered by Clarifi, its partners, or any organization to which you are referred. An updated list of our services can also be found on our website, [www.clarifi.org](http://www.clarifi.org).

The following are services offered:

## Financial Health and Empowerment

All clients, regardless of appointment type, will receive a complete budget analysis that evaluates income, expenses and debt obligations. We provide you with suggestions and recommendations for adjustments based on your overall financial picture presented at the time of the session. Additionally, your counselor will work with you towards achieving your financial goals through saving increase, debt reduction, and credit improvement.

## Student Loan Borrowing

This service helps students and their families determine how much borrowing is appropriate for post-secondary education and develop strategies to pay for college, as well as evaluate the impact borrowing will have on the student's post-graduate lifestyle. For graduates, the counselor will help the client understand their student loan obligations, and develop strategies to pay those loans; as well as approaches to address student loans during and after financial crisis.

## Credit Report Review

The counselor reviews your credit report, including score(s), which may come from any or all major credit bureaus: Trans-Union, Equifax and Experian. The counselor also discusses options for establishing credit, improving credit history, maintaining a good credit history, and how you may address any errors on your report.

## Rent

To help you as a renter, the counselor begins by reviewing your budget, credit, and current housing situation. If you are behind on your rent, your counselor will help you develop a budget to get back on track. If you are looking to rent, your counselor will assess affordability to you and provide tips on what to look for in a rental. If you are facing eviction or have a dispute with your landlord, you will need to seek legal advice as to how to avoid eviction. Your counselor does not give legal advice.

## Preparing for Homeownership

To prepare you for homeownership, the counselor begins with a review of your goals and objectives. You go through a budget and credit analysis to determine whether you have the resources and ability to borrow for a home, and the counselor helps you understand the advantages and disadvantages of homeownership. The counselor reviews the costs for down payment and closing, debt-to-income ratios, avoiding predatory lending, and may cover other issues such as home inspection. The counselor provides information about different types of mortgages, including mortgage assistance programs if applicable. The counseling is exclusively for educational purposes, and the agency does not provide funds to assist with closing or settlement fees or offer loan products.

## Maintaining Homeownership

If you are seeking to repair your home, the counselor will review any available programs with you and can help you resolve barriers to qualification. If you are seeking a mortgage refinance or home equity loan product, your counselor will review pre-borrowing precautions and considerations with you.

## Foreclosure Prevention

If you are behind on your mortgage, the counselor explains collection efforts and the housing foreclosure process and reviews loss mitigation options to help you become current, avoid foreclosure, or relinquish the home gracefully. The counselor helps you work with the mortgage servicer to obtain a loan modification, forbearance, repayment plan or other workout solution, including short sale or deed in lieu of foreclosure. Under certain specific circumstances, the counselor will assist you in applying for available federal and/or state assistance loan programs to help you cure the default.

## Reverse Mortgage

A reverse mortgage is a type of mortgage loan that helps a homeowner, age 62 or older, convert a portion of the equity in the home to available cash. Reverse mortgages have no monthly payments. The counselor provides you with the details of the program and any other options that may be available. The counselor helps you analyze your current financial picture and provides referrals to other agencies and assistance programs.



## FACTS

### WHAT DOES CLARIFI DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- employment information
- credit card or other debt
- mortgage rates and payments
- income and assets income
- medical related debts
- credit history and credit scores

When you are *no longer* our client, we continue to share your information as described in this notice.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Clarifi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Clarifi share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call toll-free 1-800-989-2227 or visit [www.clarifi.org](http://www.clarifi.org)

## Who we are

**Who is providing this notice?**

This privacy notice is being provided by Clarifi, as a U.S. Department of Housing and Urban Development (“HUD”)–approved housing counseling agency, and as a member of the Homeownership Preservation Foundation network of housing counseling providers.

## What we do

**How does Clarifi protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Also, Clarifi allows employees, authorized service providers and other parties as required or permitted by law to access your information.

**How does Clarifi collect my personal information?**

We collect your personal information, for example, when you

- seek housing counseling services or contact us for information about the government’s Making Home Affordable Program
- give us your contact information
- seek advice about your debt, including mortgage
- give us your employment and financial information, including information about your income and debts
- provide us your mortgage information
- request assistance with a lender’s loan modification process

We also may collect your personal information from others, such as credit bureaus, other housing counseling agencies, mortgage servicers, and other companies.

**Why can’t I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates’ everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Clarifi is affiliated with GreenPath, Inc.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Clarifi does not share information with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Clarifi does not have joint marketing partners*

## CLARIFI ADDITIONAL DISCLOSURES



*This privacy notice only pertains to housing counseling services provided to you by us.*

Clarifi provides foreclosure mitigation counseling and prepurchase counseling which includes a written action plan consisting of recommendations for handling a homeowner's finances and possibly includes referrals to other organizations as appropriate.

Clarifi receives funds through various non-profit organizations, state and city housing finance agencies, grants and congressional funds, as well as the Homeownership Preservation Foundation (HPF). If your counseling session is funded through one of these programs, Clarifi is required to share some of your personal information with program administrators or their agents for purposes of program monitoring, compliance and evaluation.

The administrators of these programs and/or their agents may follow-up with you within the next three years for the purposes of program evaluation.

You 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. You are not obligated to use any of the services offered.

A counselor may answer questions and provide information, but not give legal or tax advice. If you would like legal advice, a referral for appropriate assistance can be provided. Please see a qualified attorney or accountant for your particular situation.

Clarifi provides information and education on numerous loan products and housing programs. The housing counseling received from Clarifi in no way obligates you to choose any of these particular loan products or housing programs.

*Clarifi calls may be monitored or recorded.*



*This privacy notice only pertains to Compass Family Self-Sufficiency (FSS) Program Participants at the Philadelphia Housing Authority (PHA)*

FSS is a program that helps HUD-assisted families build a more stable financial future. Participants receive case management services and an escrow account from the PHA as an incentive. All escrow accounts are established, maintained and managed by PHA.

By requesting enrollment in FSS, you give permission to Clarifi to obtain and retain information like income and housing status from PHA as well as retain personal and financial information to support continued work with Clarifi in general financial health matters or for housing counseling services. Clarifi will not share your financial information such as income, credit score, or bank account numbers with PHA. We do share program-related information about your enrollment, progress, and information relevant to process withdrawals from any program-related escrow account. We also share aggregate and/or non-identifiable demographic and financial information to evaluate the program, publish research reports and obtain funding.