Dear

Congratulations! You’ve made an important step in contacting Clarifi! We are here to provide information, counseling, education, and above all, assist you on how to address your unique situation.

Clarifi has a staff of Certified HUD Housing and Credit Counselors who are ready to help you sort out your unique situation. We help you analyze, understand, and get back control of your personal finances. First, you must complete the Clarifi Counseling Disclosure/Release Forms, that are attached. Once the signed forms are received, you will receive a call from our client services department to schedule your appointment.

❖ Remote Counseling Disclosure Form(s)

In preparation for your remote counseling session, we ask that you please start to gather some important documents on your end that are needed to complete your session. It is in your best interest to return all documents before your counseling session to the best of your ability. We have included a list of these documents on the next page and how to return them to our office. Listed below are documents that are due no later than 5 days before your counseling session. Failure to return these documents will cause your appointment to be canceled.

❖ Photo ID
❖ 30 days’ worth of income statements (paystubs, profit & loss etc.)

Please contact our client services department if you should have any questions and or concerns regarding the disclosure form or need help with DocuSign via 1-800-989-2227 Monday through Thursday from 8:00 am to 6:00 pm and Friday from 8:00 am through 5:00 pm.

Thank you for choosing Clarifi.

Eric Long
Program Analyst / Manager

You can return the following documents now if you would like:

Photo ID:

Most recent paystub/ income information:
Financial Health Appointment

This page includes important information regarding your upcoming appointment. Please print it and review it carefully.

Documents needed:
- Income information (paystubs, award letters, etc)
- Loan/credit card and bank statements
- Utility Bills
- Photo ID
- Enclosed forms

What to Expect
During your initial financial counseling appointment, you will receive expert support in creating a plan to address your financial needs and meet your goals. This can include the following:
- Financial Health Assessment
- Budgeting Strategies
- Tracking Spending
- Review Recommended Budget
- Credit Review
- Recommended Resources

Additional Materials
At the end of your counseling session, you should expect to receive the following resources:
- Monthly Spending Plan
- Personalized Action Plan with steps to meet your financial goal
- A list of additional resources that may be available to you
- Credit Information
Since your counseling session will be conducted via telephone, your counselor will call you at the number you provide at the time of scheduling. Please make sure you are in a quiet, undisturbed setting and your phone is charged. It is in your best interest to return all documents to Clarifi before your counseling session if you are able to.

Listed below are the best ways to return your documents to Clarifi:

All document can be returned to the office in a few different ways:

- **Fastest ways:**
  - Via email - clarifiteam@clarifi.org or
  - Via fax - 215-563-7020

- **Slowest way:**
  - Via regular post office mail to Clarifi 1635 Market Street Suite 510 Philadelphia, PA 19103

Have Questions?

Please contact our client services department if you should have any questions and or concerns regarding the disclosure forms, documents needed or need help with DocuSign via 1-800-989-2227 Monday through Thursday from 8:00 am to 6:00 pm and Friday from 8:00 am through 5:00 pm.
COUNSELING SERVICES AUTHORIZATION

My personal information and counseling services

By signing this form I agree to share my personal financial and other private information. Signing this form also allows lenders and the Counseling Agency to discuss my accounts, credit, and finances, and to share my nonpublic personal information, described in the Privacy Policy provided with this authorization.

I understand that funders provide grants to make the counseling services possible, and that the Counseling Agency shares my information with these funders. These funders review Counseling Agency files, including my file, and may contact me to evaluate the counseling services that I receive.

I authorize my Counselor and the Counseling Agency to negotiate for me. The counseling services are offered free of charge, and neither the Counselor, nor the Counseling Agency, guarantees any result or outcome. I may be referred to other housing agencies for their services. I am not obligated to accept services or products from the Counseling Agency, its partners, or any organization I am referred to.

I understand that my Counselor cannot offer me legal or other professional advice or representation. If I need legal or other professional services I can ask my Counselor for information about referral services.

Counseling Services Checklist

Client must initial all items that are applicable

___ I have been verbally advised of the fee schedule, if any, prior to services being provided
___ I have discussed Home Buyer Options and related Pre-Purchase topics and I have received the HUD forms:
   "Ten Important Questions to Ask Your Home Inspector" & "For Your Protection: Get a Home Inspection"
___ I have received and reviewed a copy of the Fair Housing Pamphlet
___ I understand that the counselor will discuss my budget with me and I will receive a copy of my Budget
___ I understand that the counselor will discuss my Action Plan with me and I will receive a copy of my Action Plan
___ I understand the counselor will explain the next steps needed to reach my financial goal to my satisfaction
___ Homebuyer Counseling
___ Homeowner Counseling
___ Delinquency and Default Counseling
___ Reverse Mortgage Counseling
___ Tenant Counseling
___ I want to buy a home in the next six (6) months.
___ Homebuyer Education
___ Homeowner Education
___ Delinquency and Default Education
___ Fair Housing Education
___ Homelessness and Displacement Counseling
___ I want to buy a home, but not in the next six (6) months.

For Pre-Purchase Clients only:

___ I have received the HUD forms:
   ___ “Ten Important Questions to Ask Your Home Inspector” & “For Your Protection: Get a Home Inspection”

Counseling Agency Information

Counselor Name: _______________________________________________________________________
Phone: (215) 563-5665
Counseling Agency: Clarifi, formerly CCCS of Delaware Valley
Email: _______________________________________________________________________________
HCO Client Number: _____________________________________________________________________
Fax: 215-563-7020
PRIVACY POLICY

This Counseling Agency respects the privacy of the people that come to us for assistance. We understand that the matters you discuss with us are very personal. All spoken and written information shared with us will be managed with our legal and ethical obligations to you taken into consideration. We will not sell your personal information and we only share it to provide you with counseling services.

Your “nonpublic personal information” (including total debt information, income, living expenses, and personal information concerning your financial circumstances) will be shared with creditors, funders, and others only after you sign the Counseling Services Authorization. We may also collect, use, and share anonymous aggregated case file information to evaluate our services, to gather valuable research information, and to design future programs.

Types of Information That We Gather About You:

- Spoken or written information on applications and other documents, 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 a credit reporting agency, such as your credit history.

You May Opt-Out If You Do Not Want Us to Share Your Information:

- You may "opt-out" to prevent the disclosure of your nonpublic personal information to third parties (such as your creditors).
- If you opt-out we cannot share your nonpublic information and we cannot answer questions from your creditors. We need to share your information to provide you with most services.
- You may opt-out at any time by calling the Counseling Agency at the phone number listed on the Counseling Services Authorization provided with this Privacy Policy.

How We Use Your Information:

- If you do not opt-out we may share information that we collect about you with your creditors or others if we think it would be helpful to you, would help us counsel you, or when required by funders that make our services possible.
- We may share information about you to anyone as permitted or as required by law (e.g., if a Court requires us to provide it with documents).
- Within our organization, we restrict access to your information to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards to protect your information as required by federal and state law.

Client Authorization

By signing below I authorize my employers, lenders, creditors, servicers, and others to share personal and financial information with my Counselor and the Counseling Agency. I authorize my Counselor and the Counseling Agency to collect information about my accounts and to share this information with others, including funders, as needed to provide counseling services, to seek assistance from programs, or for related products and services. I authorize funders to contact me to evaluate programs that I participate in.

Client Name(s): 

Client Signature(s): 

Date:

1. ___________________________ ___________________________ ___

2. ___________________________ ___________________________ ___
CLIENT ENGAGEMENT AGREEMENT
(This agreement is optional and does not impact the rest of the 3-in-1 form)

Today’s consumer is searching for real-time information on how to maneuver through the maze of financial products and services, establish or rebuild credit, reduce debt and save for the future. Helping clients reach their potential through a variety of services has never been more essential.

Financial counseling is an emerging field that supports clients as they work towards goals and strive to maximize their financial potential. Through an ongoing, systematic and collaborative process, coaches that specialize in financial capabilities can facilitate changes in clients’ financial habits so that they can reach financial security. Participating in a regimented course of financial counseling services can increase the client’s sense of well-being and safety through knowledge, and promote changing behaviors that will improve their financial circumstance.

If you are interested in improving your financial capabilities, please agree to the following:

I am willing to commit to at least four sessions (minimum of one hour per session) over the course of 12 months and a minimum of one follow-up survey within three months of the final session.

The first session must be a face-to-face session with a counselor. Upon submission of required documentation, subsequent sessions can be conducted using alternative methods of communication such as: telephone, internet, Skype, Smart Phone, etc.

I understand that my counselor will review and discuss an updated Action Plan for each session, and I will receive a copy.

Client Name(s): ___________________________  Client Signature(s): ___________________________  Date: _________

1. ___________________________  ___________________________  _________

2. ___________________________  ___________________________  _________

Please ask your counselor about these other types of counseling that may be available to you at this agency.

<table>
<thead>
<tr>
<th>One-on One Counseling</th>
<th>Workshops</th>
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<tbody>
<tr>
<td>___ Pre-Purchase</td>
<td>___ Financial Education</td>
</tr>
<tr>
<td>___ Credit &amp; Budget</td>
<td>___ Pre-Purchase</td>
</tr>
<tr>
<td>___ Post Purchase - Non-Delinquency</td>
<td>___ Anti-Predatory Lending &amp;</td>
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<tr>
<td>(Home maintenance/Financial Mgt)</td>
<td>Foreclosure Prevention</td>
</tr>
<tr>
<td>___ Post-Purchase - Foreclosure Mitigation</td>
<td>___ Fair Housing/Fair Lending</td>
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<tr>
<td>___ Reverse Mortgage/HECM</td>
<td>___</td>
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<tr>
<td>___ Rental Topics</td>
<td>___</td>
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<tr>
<td>___ Homeless Assistance</td>
<td>___</td>
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<tr>
<td>___ Financial Education Coaching (after the Financial Education Workshop)</td>
<td>___</td>
</tr>
</tbody>
</table>

Instructions for counselor: This page can be omitted if the client is not interested in the financial capability process as defined above. In the event your agency does not provide any of the above counseling services, please put “n/a” on the appropriate line.
Client Services Agreement and Authorization

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.

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 and understand all calls may be recorded. A copy of our privacy policy is also available at our website, www.clarifi.org. We reserve the right to update or modify these Terms of Use and Privacy Policy at any time, without prior notice, by posting the revised version of these Terms of Use and Privacy Policy behind the link marked “Terms of Use” or “Privacy Policy” at the bottom of each page of our Site. When we change the terms of use and privacy policy, we will update the Effective Date at the bottom of this page. Your continued use of our Service after we have posted the revised Terms of Use and Privacy Policy constitutes your agreement to be bound by the revised Terms of Use or our privacy practices.

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

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.

Termination of Services Policy
Clarifi is committed to providing clients with high quality professional service, Clarifi reserves the right to terminate our services for non-responsiveness, repeated missed appointments, showing disrespect to other clients or Clarifi staff through verbal insults or other physical or non-physical actions.

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

Revised 06/08/2022
Statement of Counseling Services

The services listed below are voluntary, you are not obligated to receive, purchase or utilize any services offered by Clarifi, its partners, or organization to which you are referred. An updated list of our services can also be found on our website, www.clarifi.org. Clarifi is committed to ensuring that no consumer shall be denied services due to special needs and is committed to maintaining facilities to accommodate those with special needs. Clarifi offers remote counseling options and arranges translators or interpreters for languages not spoken by Clarifi staff members.

Financial Health and Empowerment

Each client receives budget analysis that evaluates their income, expenses, and debt obligations. We provide suggestions and recommendations for adjustments based on your overall financial picture presented at the time of the session. Additionally, your counselor may advise you of steps you can take to achieving your financial goals and increase savings, reduce debt, and improve your credit. Additionally, guidance will be provided on the following topics:

- Debt payment arrangements or settlements
- Dispute inaccurate credit report items
- Credit Fraud Alerts and Freezes
- Review safe banking products
- Credit building cards/loans
- Savings and Spending Plans
- Tax Refund planning (VITA)
- Stimulus payment coaching
- Individual Development Accts (IDA) Student loan repayment options

Rental

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 may be directed to seek legal advice. Clarifi does not provide 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.

Restore Repair Renew- Home Repair Loan Program

A home repair program for Philadelphia homeowners. The Restore, Repair, Renew program is an initiative of the City of Philadelphia and Philadelphia Redevelopment Authority (PRA) to help Philadelphia homeowners access a low-interest home equity loan to invest in their properties. Once a homeowner is deemed eligible for the program Clarifi staff will support the homeowner through the stages of the RRR program. A homeowner will be required to have a home assessment completed to assess the property to be repaired, attend the Construction 101 workshop to learn how to manage the contractors they will hire and attend a Home Equity Counseling appointment with a Clarifi counselor.

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.

Family Self Sufficiency-

FSS is a unique program for residents of Philadelphia Housing Authority or housing choice vouchers A certified financial counselor will help you identify your goals, create a plan to achieve them, connect you to resources, empower you to overcome barriers, and strengthen your financial capabilities.

Credit Counseling, Not Credit Repair

Clarifi is a tax-exempt, charitable organization offering credit counseling services, but is not a credit repair organization. Clarifi’s services are not performed for the purpose of advising clients on or improving their credit record, credit score, credit history, or credit rating. Clarifi does not consider itself a Credit Repair Organization as that term is defined in (i) the Credit Repair Organization Act of 1996 as amended or (ii) elsewhere.

Rev 06/07//2022
### Reasons we can share your personal information

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

### Questions?

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

**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

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
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.