

Current Date

Lender

First Name Middle Last

Address

City State Zip Code

SSN # Birth Date: MM/DD/YY Residency Status

Contact Information:

Home # Work Phone Cell Phone

email Preferred Contact Method

For Government Monitoring Purposes Only:

Race Ethnicity

Household Size Number of Dependents

Marital Status Gender Highest Ed

Preferred Language Country of Origin

Choose all that apply: Female Head of Household Single Head of Household First Time Home Buyer
 US Veteran Owned Home in Last 3 Years Colonias or Migrant Farm Worker

Employment and Income Details:

Employer Phone Number

Position/Title Self Employed Start Date

Income Source Income Amount (Net per Pay) Pay Frequency

Other Income

New Home Details (If Known):

New Address

City State Zip Code

Type of Home Bedrooms Baths Cost of Home Closing Date

Mortgage Information (If Known)

Down Payment Loan Amount Rate Type Term

Savings for Home Closing Costs Est. Monthly Payment Credit Score

Client Certification:

The purpose of this counseling session is to receive a Certificate of Completion that may be required by my lender or required for down payment or closing cost assistance, or a grant program that requires the homeownership counseling. I understand that during this session I will receive information and education materials about housing and my personal financial choices and that this information and education is NOT legal advice, nor intended to replace the advice of a legal practitioner. Such materials may include information on Purchasing and Shopping for a Home, Budgeting, Credit Management and Credit Reporting, the Mortgage Process and Life as a Homeowner.

Privacy Policy (Click Here to See Policy)

Consumer Credit and Budget Counseling respects your privacy. We recognize the importance of protecting the privacy of personal identifying information that may be submitted to us for analysis and review. It is the policy of Consumer Credit and Budget Counseling to ensure that all client information will be held in the strictest of confidence.

You may be asked for information in order to complete the requested housing counseling, or evaluation. Any and all information collected by us, either through our web site, via mail, fax or E-Mail, from the telephone, as a result of face-to-face counseling, or from any other source including a credit report (if you have authorized CC&BC to obtain the report in connection with your counseling), will be kept strictly confidential. Such information will not be sold, reused, rented, loaned or otherwise disclosed. Such information will only be shared with the client's authorization.

Personal information collected is stored in secure operating environments that are not accessible to the public. Such is the case of credit card and bank account numbers and any other identifying information.

Any information you give us will be treated with the utmost care, and will not be used in any ways that you have not consented to in writing or verbally. Consumer Credit and Budget Counseling is committed to data security.

Client Rights:

We pledge that our clients have the right:

- To prompt counseling services for homeownership and/or managing money, based upon their financial situation
- To treatment with dignity and respect
- To be actively involved in a comprehensive assessment of their financial situation, including an appropriate action plan
- To express dissatisfaction through a Complaint Resolution Process
- To discontinue their relationship with CC&BC at any time
- To ask questions and have their concerns addressed

Complaint Resolution Process:

We are committed to providing you with high quality professional services. However, if you are not satisfied with the services provided, or if you wish to file a complaint, we ask that you follow these guidelines:

- Step 1. Try to resolve the issue with the staff member involved, giving him or her specific information about your complaint.
- Step 2. If "Step 1." is not possible, or the issue is not resolved to your satisfaction, write or call the Senior Counselor (at 299 South Shore Road, Marmora, New Jersey 08230, 1-888-738-8233)
- Step 3. CC&BC may request a meeting with you (phone or face-to-face) or seek more information from the staff person. In any event, CC&BC will respond with 15 days.
- Step 4. If your issue is still unresolved, you may appeal in writing directly to the President or Executive Director, at the address above. After additional fact finding, you will receive a concluding decision within 15 days.

Conflict of Interest:

A “conflict of interest” is a situation where a choice must be made between one's individual personal interest (financial or otherwise) and the best interest of the client, CC&BC, Laws, Grants, Contracts, Regulations, Policies, and Procedures. CC&BC adheres to a high standard of ethical conduct in governance and operations. It is Company policy that members of the company Board of Trustees, company personnel, and/or consultants will not have or give the appearance of conflicts of interest, and they will not use their relationship with CC&BC for personal gain.

Trustees, personnel and paid consultants are prohibited from having direct or indirect financial interest in the assets, leases, business transactions, or professional services of the organization and they take unfair advantage of any professional relationship or exploit others to further their personal, religious, political, or business interests.

Any potential conflicts of interest (such as a counseling agency providing low-cost loans), will be disclosed to clients in a written disclosure document. They will inform clients when a real or potential conflict of interest arises and take all necessary steps to resolve the issue in a manner that makes the clients' interests primary and protects clients' interests. In some cases, protecting clients' interests may require termination of the professional relationship with proper referral of the client.

To his end, clients are not required to purchase any products or use other services or products offered by Consumer Credit and Budget Counseling, Inc. or any of its associates or partners and can accept or reject any recommended client responsibilities or actions and the right to accept or reject any referrals offered by Consumer Credit and Budget Counseling.

Other Policies:

Consumer Credit and Budget Counseling does not practice, condone, facilitate, or collaborate with any form of discrimination on the basis of race, ethnicity, national origin, sex, sexual orientation, age, marital status, political belief, religion, or mental or physical disability.

Consumer Credit and Budget Counseling will not participate in, condone, or be associated with dishonesty, fraud, or deception.

I certify that all the information on this affidavit is true, correct and complete and made in good faith. I also certify that I personally will complete the credit counseling. I understand that knowingly making a false or fraudulent statement or misrepresentation about my identity or completion of this homeownership course will invalidate the certificate I earn.

I also certify that I understand that Consumer Credit and Budget Counseling (CC&BC) does not warrant that the lender I choose will accept the certification I earn from CC&BC. The responsibility to verify that the lender will accept CC&BC's homeownership course and certification is mine and mine alone.

I have read and received a copy of these disclosures:

Sign Here: _____

Current Date

Type Name

Please complete, , sign and fax ALL THREE PAGES to 1-888-738-8234

www.HomeBuyerCert.org

