

ROCKY MOUNTAIN DEVELOPMENT COUNCIL, INC., COUNSELING AGREEMENT AND DISCLOSURE

1. I understand that Rocky Mountain Development Council, Inc., provides individual counseling after which I will receive an action plan consisting of recommendations in order to reach my goals.
2. I understand that Rocky Mountain Development Council, Inc., receives funds through other programs and is required to share some of my personal information with program administrators or their agents for the purpose of program monitoring, compliance and evaluation.
3. I acknowledge I have reviewed a copy of Rocky Mountain Development Council, Inc., Privacy Policy.
4. I acknowledge I have received a copy of HUD form – 92564-CN: *For Your Protection Get a Home Inspection, and Ten Important Questions to Ask Your Home Inspector.*
5. I may be referred to other organizations or another agency 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. These services are funded in part by NeighborWorks Montana, the Montana Board of Housing, the Montana Department of Commerce and Rocky Mountain Development Council, Inc., as well as other businesses and organizations. I am not required to receive any other services offered by Rocky Mountain Development Council, Inc., or by another funder. This activity is partially or fully funded by a HUD housing counseling grant or sub-grant, when applicable.
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 all of the guest speakers at the classes present with a common goal in mind. The common goal is to offer information for our participants to make appropriate decisions in the pre or post purchase process. In this effort, we rotate our volunteers and do not advocate one business over another. The views and opinions expressed by all of our guest speakers do not necessarily reflect those of Rocky Mountain Development Council, Inc.
8. I understand Rocky Mountain Development Council, Inc., provides information and education on numerous loan products and housing programs and I further understand the housing counseling I receive from Rocky Mountain Development Council, Inc., in no way obligates me to choose any of these particular loan products or housing programs.

Primary Applicant Signature

Date

Secondary Applicant Signature

Date

PRIVACY POLICY AND PRACTICES OF ROCKY MOUNTAIN DEVELOPMENT COUNCIL, INC.

We, at Rocky Mountain Development Council, Inc., value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information you have provided us on any applications or forms you may have completed.

Information We Collect

We collect personal information to support our pre-purchase counseling, financial capability counseling, budget counseling and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources: information that we receive from you on applications or other forms, information about your transactions with us, our affiliates or others, information we receive from a consumer reporting agency, and information that we receive from personal and employment references.

Information We Disclose

We may disclose the following kinds of personal information about you.

Information we receive from you on applications or other forms such as your name, address, social security number, employer, occupation, assets, debts and income;

Information about your transactions with us, our affiliates or others such as your account balance, payment history and parties to your transactions; and

Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

Financial service providers, such as companies engaged in providing home mortgage or home equity loans.

Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

We may also disclose personal information about you to third parties as permitted by law. Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, aiding you in obtaining loans from mortgage lenders and for use during financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Directing Us Not to Make Disclosures to Unaffiliated Third Parties

You may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law.)

Primary Applicant Signature

Date

Secondary Applicant Signature

Date

APPLICANT/CO-APPLICANT RELEASE AND AUTHORIZATION

I/we authorize Rocky Mountain Development Council, Inc., to:

- (a) Pull my/our credit report to review my/our credit file for informational inquiry purposes to assist in the pursuit of a loan to purchase real property;

Note: A credit report will only be pulled in the event of a follow up counseling session specifically for the purpose of a credit review. We do not pull credit reports prior to homebuyer education class.

- (b) Obtain a copy of my Closing Disclosure, when I purchase a home, from the lender who facilitated my/our loan and/or the title company that closed the loan.

- (c) To use my image/home buying story on a variety of promotional materials, including but not limited to: RMDC's website, social media accounts, advertisements, posters, reports and other digital and print communications.

Note: Other than your first name, all other information is confidential and will not be shared.

Primary Applicant Name (Printed)

Primary Applicant Signature

Secondary Applicant Name (Printed)

Secondary Applicant Signature

This is notice to you as required by the RIGHT TO FINANCIAL PRIVACY ACT OF 1978 that the Department of Housing and Urban Development (HUD) has a right of access to financial record held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

ADDITIONAL INFORMATION

	<u>Applicant</u>		<u>Secondary Applicant</u>	
Do you receive child support? If yes, how long will it continue?	Yes	No	Yes	No
Does anyone in your household receive SSI?	Yes	No	Yes	No
Are you a Veteran?	Yes	No	Yes	No
Are you active military?	Yes	No	Yes	No
Do you know your credit score? If so, what is it?	Yes	No	Yes	No
Have you filed Chapter 13 bankruptcy? If so, when?	Yes	No	Yes	No
Have you filed Chapter 7 bankruptcy? If so, when was it discharged?	Yes	No	Yes	No
Have you had a home foreclosure? If so, when?	Yes	No	Yes	No
Do you have active collections? If so, please provide a description and amount. (attach an inventory sheet if necessary)	Yes	No	Yes	No
	_____		_____	
	_____		_____	

LIABILITIES/DEBT

Please list any debts you have, including credit cards, auto loans, student loans or personal loans. (Please do not include utilities.)

<u>Description</u>	<u>Current Balance</u>	<u>Monthly Payment</u>	<u>Primary Applicant or Secondary Applicant</u>	
_____	\$ _____	\$ _____	{	
_____	\$ _____	\$ _____	}	
_____	\$ _____	\$ _____	{	
_____	\$ _____	\$ _____	}	
_____	\$ _____	\$ _____	{	
_____	\$ _____	\$ _____	}	
_____	\$ _____	\$ _____	{	
_____	\$ _____	\$ _____	}	

(please attach an inventory sheet if necessary)



Homebuyer Education Intake Form

200 S. Cruse/PO Box 1717
 Helena, MT 59624
 406-442-1236

PERSONAL PROFILE ~ Primary Applicant

Name: _____
 First MI Last

Street City State Zip Code County

Phone: () - () - () - **Email:** _____
 Cell Home Work

Date of Birth: __/__/__

Gender: (please circle) Male Female **Handicapped?** (please circle) Yes No

Current Housing Arrangement: (please circle) 1. Rent 2. Living with family member and not paying rent.
 3. Homeowner 4. Homeless 5. Other

Household Type: (please select the most accurate) 1. Single Adult 2. Female head of single parent household
 3. Male head of single parent household 4. Married without children 5. Married with children
 6. Two or more unrelated adults 7. Other

Rural Status: (please select the most accurate) 1. Lives in a rural area 2. Does not live in a rural area

Family/Household Size: _____ **How many dependents:** _____ **What are their ages:** _____

English Proficiency: (please circle) 1. Is English proficient 2. Is not English proficient

Education: (please circle one) 1. Below High School Diploma 2. High School Diploma or equivalent
 3. Associates Degree 4. Bachelor's Degree 5. Master's Degree

Current Employer: _____ **Title:** _____ **Hire Date:** __/__/__
Phone: () - _____

Street Address City State Zip Code

Employment Status: (please circle) Fulltime Part-time

Gross monthly income (before taxes) \$ _____ **Net monthly income** (after taxes) \$ _____

Race: (please circle) 1. White 2. Black or African American 3. American Indian/Alaskan Native
 4. Asian 5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native/White
 7. Asian and White 8. Black/African American/White 9. American Indian/Alaskan Native/Black
 10. Other

Ethnicity: Hispanic (please circle) Yes No

Foreign Born: (please circle) Yes No

Who referred you to us: (please circle) Lender Realtor Family Friend Other

PERSONAL PROFILE ~ Secondary Applicant

Name: _____
First MI Last

Street City State Zip Code County

Phone: () - () - () -
Cell Home Work **Email:** _____
Date of Birth: __/__/__

Gender: (please circle) Male Female **Handicapped?** (please circle) Yes No

Current Housing Arrangement: (please circle) 1. Rent 2. Living with family member and not paying rent.
3. Homeowner 4. Homeless 5. Other

Household Type: (please select the most accurate) 1. Single Adult 2. Female head of single parent household
3. Male head of single parent household 4. Married without children 5. Married with children
6. Two or more unrelated adults 7. Other

Rural Status: (please select the most accurate) 1. Lives in a rural area 2. Does not live in a rural area

Family/Household Size: _____ **How many dependents:** _____ **What are their ages:** _____

English Proficiency: (please circle) 1. Is English proficient 2. Is not English proficient

Education: (please circle one) 1. Below High School Diploma 2. High School Diploma or equivalent
3. Associates Degree 4. Bachelor's Degree 5. Master's Degree

Current Employer: _____ **Title:** _____ **Hire Date:** __/__/__
Street Address City State Zip Code **Phone:** () - _____

Employment Status: (please circle) Fulltime Part-time

Gross monthly income (before taxes) \$ _____ **Net monthly income** (after taxes) \$ _____

Race: (please circle) 1. White 2. Black or African American 3. American Indian/Alaskan Native
4. Asian 5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native/White
7. Asian and White 8. Black/African American/White 9. American Indian/Alaskan Native/Black
10. Other

Ethnicity: Hispanic (please circle) Yes No

Foreign Born: (please circle) Yes No

Who referred you to us: (please circle) Lender Realtor Family Friend Other
