

NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM

Privacy Principles

Introduction

Consumer Credit Counseling Service of Buffalo, Inc. (“the Agency”) is an IRC 501(c)(3) nonprofit financial and credit counseling agency. Through its membership in the National Foundation for Credit Counseling (“NFCC”), the Agency is participating in the National Foreclosure Mitigation Counseling Program (“NFMCP”). The NFMCP is a federal program created and funded by Congress and administered by NeighborWorks America (“NWA”). By participating in the NFMCP, the Agency is able to provide you with assistance and counseling in dealing with your mortgage concerns. However, in order to provide you with the NFMCP assistance and counseling, it is necessary to collect nonpublic personal information about you and your financial situation, and to submit that information to the NFCC and NWA for purposes of administering the program.

The Agency is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within the legal and ethical considerations and requirements of the NFMCP and in accordance with the policies described herein. If you have any questions about these policies, or our privacy practices, please contact Noelle Carter at 716-771-3255.

Types of Information We Gather About You

We may collect the following types of nonpublic personal information from you (hereinafter referred to as “Personal Information”):

- Information that we receive from you orally or in writing, or on applications or other forms, 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 balances, payment history, parties to transactions and credit usage;
- Account information, including account balances, payment history, and account usage;
- Information that we obtain from non-affiliated third parties about your transactions with them; and
- Information we receive from a credit reporting agency, such as your credit history.

Categories of Personal Information that we Disclose and the Categories of Non-Affiliated Third Parties with Whom We Share the Information

Our Business is Your Credit



- As part of the NFMCP, we will disclose some or all of the Personal Information to the NFCC, NeighborWorks America (“NWA”), and their administrators, subsidiaries, program monitors, and agents. These disclosures are a requirement of our participation in the NFMCP, which makes our services possible.
- We may disclose some or all of the Personal Information to your creditors or other non-affiliated third parties, such as financial service providers or creditors, where we have determined (i) that it would be helpful to you, (ii) that it would aid us in providing our counseling services to you, (iii) in order to fulfill a service requested by you, (iv) or where it is a requirement of participation in the NFMCP. All nonaffiliated companies that act on our behalf and receive Personal Information from us are contractually obligated to keep the information we provide to them confidential, and to use the Personal Information we share only to provide the services we ask them to perform.
- In order to provide our services to you, we also may share any of the categories of Personal Information within our organization, to subsidiaries, affiliates or other related entities.
- We may also disclose any Personal Information about you to anyone as permitted by law (e.g., if we are compelled by legal process) or in the good faith belief that such action is necessary in order to conform to the requirements of law or comply with legal process served on us, protect and defend our rights or property, including the rights and property of the Agency or act in urgent circumstances to protect the personal safety of consumers who use our services.
- We may also disclose any or all Personal Information to the following parties or in the following instances: (i) NFCC, NWA, or their administrators, subsidiaries, program monitors, and agents to the extent that it is a requirement of participation in the NFMCP, which make our services possible; (ii) non-affiliated third parties, such as financial service providers or creditors; (iii) our organization, subsidiaries, affiliates or other related entities; (iv) or as permitted by law (e.g., if we are compelled by legal process).

In addition, the Agency reserves the right to disclose certain Personal Information that it does not currently disclose to the non-affiliated parties referenced above. From time to time, we may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. This data is not personally identifiable.

Right to Opt-Out of Certain Disclosures

- You have the right to opt-out or prevent us from making disclosures of your Personal Information to non-affiliated third parties such as your creditors or other parties we feel would be helpful to you or that would aid us in counseling you. If you choose to opt-out, we will not be able to answer questions from your creditors. To opt-out, please contact Noelle Carter at 716-771-3255.
- You have the right to opt-out or prevent us from making disclosures of your Personal Information to the NFCC, NWA, or their administrators, subsidiaries, program monitors, and agents; however opting-out will terminate the NFMCP counseling services provided to you because the Agency cannot provide these services to you without disclosing your Personal Information. To opt-out, contact us at Noelle Carter at 716-771-3255.
- If at any time, you wish to change your decision with regard to your opt-out, you may contact us at Noelle Carter at 716-771-3255.

The Confidentiality and Security of Your Information

Within the Agency, we restrict access to Personal Information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

OPT-OUT NOTICE

Note: You have the right to “opt-out” of the disclosure or sharing of information outlined in the Privacy Principles and as required by the National Mortgage Foreclosure Counseling Program (“NFMCP”). However, if you opt-out, this Agency will not be able to provide you with NFMCP counseling services. **YOU SHOULD ONLY SIGN THIS FORM IF YOU DO NOT WISH TO HAVE (OR CONTINUE) NFMCP COUNSELING SERVICES.**

Opt-Out Notice

I, _____ (insert your name), have read the Privacy Principles that were provided to me by **Consumer Credit Counseling Service of Buffalo, Inc.** (“the Agency”) and would prefer to “opt- out” of having my data used, shared, disclosed or accessed in the manner described in the Privacy Principles. I understand that signing this form will prevent the Agency from providing me with NFMCP counseling services.

Once the Agency has received this Opt-Out Notice, we will cease using, sharing or disclosing your data as outlined in the Privacy Principles and will refrain from making any further contact with you. If you have any questions, please contact the Noelle Carter at 716-771-3255.

Sign here **ONLY** if you are opting-out: _____

(print full name)

(Date)

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Privacy Agreement

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- I understand that the Agency receives funds appropriated by Congress for the National Foreclosure Mitigation Counseling Program ("NFMCP") to NeighborWorks America ("NWA") as part of the National Foundation for Credit Counseling ("NFCC") Intermediary.
- I understand that through the NFMCP, the Agency provides mortgage and foreclosure mitigation counseling services. As part of the counseling services, I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other entities as may be appropriate.
- As a condition of participation in the NFMCP, I understand that the Agency is required to collect and share some or all of my Personal Information with the NFCC, NWA, their administrators, program monitors, and agents for purposes of program monitoring, compliance and evaluation of this federal program.
- I acknowledge that I have received a document entitled 'Privacy Principles' which outlines the types of Personal Information that the Agency will collect and may share, and with whom that information may be shared.
- As part of the NFMCP, I authorize the Agency to collect my Personal Information, as defined in the Privacy Principles, and to disclose or share it with the National Foundation for Credit Counseling ("NFCC"), NeighborWorks America ("NWA"), or their administrators, subsidiaries, program monitors and agents.
I understand that this consent to the disclosure or sharing of my Personal Information will remain in effect until it is revoked or modified by me, and that this revocation or modification may occur at any time by contacting Noelle Carter at 716-771-3255.
- I understand that the revocation or modification of my consent will result in the termination of the NFMCP mortgage and foreclosure mitigation counseling services provided to me because the Agency cannot provide NFMCP services without disclosing my Personal Information as outlined.
- I understand that other services offered by the Agency may be recommended, or that I may be referred to other entities, as appropriate, 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.
- I understand that the Agency's counselors may answer questions and provide information, but not give legal advice. If legal advice is required, I may be referred for appropriate assistance.

Client's signature: _____ **Date:** _____

Printed Name: _____

Client's signature: _____ **Date:** _____

Printed Name: _____

Address: _____

May the administrators of the NFMCP contact you to follow-up for purposes of monitoring and evaluating the program?

YES _____ **NO** _____

[Please note: Participation in the follow-up is strictly voluntary, and is not required in order to provide you with services.]

Authorization of Release of Information for Housing Counseling

I hereby authorize **Consumer Credit Counseling Service of Buffalo, Inc.** to release/exchange information from my records in order to assist me in resolving a mortgage default.

This information will be released only to those institutions, companies and agencies that our organization believes **can** provide assistance in resolving a mortgage default. Examples of such entities include mortgage servicers, mortgage investors, public agencies and other nonprofit organizations. If necessary, information on file at another entity may also be released to us. This information release/exchange will be restricted to specific financial data, such as income, budget, debt and mortgage details provided by you.

Consumer Credit Counseling Service of Buffalo, Inc. will not be held responsible nor will this be considered a breach of confidentiality.

Printed Name: _____

Client Signature: _____ Date: _____

Printed Name: _____

Client Signature: _____ Date: _____

Property Address: _____

Loan Number: _____