

HOMEFREE-USA AUTHORIZATION AND DISCLOSURE FOR GOLD MEMBERS

PLEASE COMPLETE NAME, DOB, SSN, ADDRESS AND PHONE – SIGN & DATE AT BOTTOM

Borrower Name: _____

Date of Birth: _____ Social Security #: _____

Address: _____

Phone #: Day: _____ Eve: _____ Cell: _____

Co-Borrower Name: _____

Date of Birth: _____ Social Security #: _____

Address: _____

Phone #: Day: _____ Eve: _____ Cell: _____

DISCLOSURE

I/We understand that HomeFree-USA provides home buying and foreclosure prevention counseling, whereby I/We will receive a written action plan consisting of options for handling my finances, possibly including referrals to other housing professionals. HomeFree-USA will possibly introduce me to business associates that come highly recommended, however I am not obligated to utilize their services. **There are many housing counseling agencies, real estate brokers, mortgage lenders and mortgage brokers and I am free to choose whomever I/We please.**

AUTHORIZATION TO DISCLOSE INFORMATION

I/We authorize HomeFree-USA, its staff or representatives, to act on my/our behalf for the purpose of assisting me/us with pre-purchase home counseling. I/We authorize our realtor and lending institution/mortgage company to fax, mail, or email any items requested by HomeFree-USA in reference to our mortgage.

AUTHORIZATION FOR ALL CLIENTS

Pursuant to Public Law 91-50B, Title VI, Section 604 (2) & (3) A & B and Section 610 (a) – (d), I/We hereby authorize any Credit Reporting Agency to disclose any consumer credit information to HomeFree-USA and hereby name HomeFree-USA as the authorized "person of my choosing." Additionally, my file can be discussed with /HomeFree-USA personnel (Law No. 1610 (d) 1). I understand that I may be referred to other housing services or another agency or agencies 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. 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. I understand that HomeFree-USA provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from HomeFree-USA in no way obligates me to choose any of these particular loan products or housing programs.

ACKNOWLEDGMENT

I/we understand that HomeFree-USA provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from HomeFree-USA in no way obligates me to choose any of these particular loan products or housing programs.

I/we have read and received a copy of this disclosure form.

BORROWER SIGNATURE

CO-BORROWER SIGNATURE

DATE

DATE