

**North & East Lubbock Community Development Corporation
Disclosure-Conflict-Privacy Choices Form**

Housing Counseling Program Disclosure

The North & East Lubbock Community Development Corporation (NELCDC) is a 501(c)(3) nonprofit corporation and HUD-certified housing counseling agency. NELCDC provides financial literacy group education, one-on-one pre-purchase counseling, and one-on-one housing counseling. One-on-one housing counseling helps customers fix problems that prevent affordable mortgage through analyzing clients' financial and credit situations, identifying barriers preventing clients from obtaining affordable mortgage financing, aiding in debt-load management, and developing a plan to remove those barriers.

Clients are not obligated to receive, purchase, or utilize any other services offered by NELCDC, or any exclusive partners of NELCDC, in order to receive housing counseling services. (*HUD Handbook 7610.1 §6-1 H*).

Client(s) Initials _____

Conflict of Interest Statement

No NELCDC employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise NELCDC's compliance with federal regulations and our commitment to serving the best interests of our clients. (*HUD Handbook 7610.1 §6-2*).

Client(s) Initials _____

Conflict of Interest Disclosure

The NELCDC owns the King's Dominion subdivision located at the northeast corner of North Martin L. King Blvd. and Erskine St. When initiated by clientele, the appropriate staff member may market property to housing counseling clients and provide clients with other alternative purchase options in compliance with *HUD Handbook 7610.1 §6*. Recipients of housing counseling services are under no obligation to purchase property from the NELCDC. (*HUD Handbook 7610.1 §6*).

Client(s) Initials _____

Privacy Statement

The NELCDC values your trust and is committed to the responsible management, use and protection of personal information.

Non-public personal information. Non-public 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 that you have provided us on any applications or forms that you have completed.

Personal Information disclosures. 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 received from a consumer reporting agency, such as credit bureau reports, credit history and creditworthiness.

Disclosures to unaffiliated third parties. 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, you will have opportunity to direct that such information not be disclosed.

Personal information Safeguards. 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, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and 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.

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may direct us not to make those disclosures (other than disclosures permitted by law) by completing the Privacy Choices Form on the back of this document.

Client(s) Initials _____

**North & East Lubbock Community Development Corporation
Disclosure-Conflict-Privacy Choices Form**

I have read and understand the Housing Counseling Program Disclosure, Conflict of Interest Statement, Conflict of Interest Disclosure, and Privacy Statement. I understand that I am not obligated to receive, purchase, or utilize any services or property offered by NELCDC, or any exclusive partners of NELCDC, in order to receive housing counseling services. I understand that I have choices in how my information is shared, and I have been provided with the Privacy Choices Form.

Client Signature(s): _____ Date: _____

Counselor Signature: _____ Date: _____

**North & East Lubbock Community Development Corporation
Privacy Choices Form**

If you want to opt out of personal information sharing, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box or boxes below to indicate your privacy choices. Then send this form to the address listed below.

Privacy Choice 1
Do not disclose my personal information to unaffiliated third parties.

Privacy Choice 2
Do not disclose my personal information to anyone.
*By selecting this privacy choice, you limit NELCDC's ability to inform the financial institution, etc. that referred you to NELCDC of your completion of counseling, etc.

Name(s): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: (____) ____ - _____

Signature(s): _____

If you have checked any of the boxes above,
please mail this form in a stamped envelope to:

North & East Lubbock CDC
HUD-Approved Housing Counseling Agency # 83903
P.O. Box 3893
Lubbock, TX 79452

Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change

