



NeighborWorks®
GREEN BAY
Agency Disclosure

NOTE: *If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to NeighborWorks® Green Bay about arranging alternative accommodations.*

NeighborWorks® Green Bay is a nonprofit, HUD-approved comprehensive housing counseling agency. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the Federal Fair Housing Act (42 USC 3600, et seq.). As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.

Services Offered:

We provide a full spectrum of housing counseling and group education services:

1. Pre-purchase homebuyer education
2. Pre-purchase counseling
3. Purchase assistance loan programs
4. Foreclosure prevention counseling
5. Reverse mortgage counseling
6. Post-purchase counseling

Counselor's Roles and Responsibilities:

1. Reviewing your housing goal and finances, which include income, debts, assets, and credit history.
2. Preparing a Client Action Plan that lists the steps that you and your counselor will take to achieve your housing goal.
3. Review a household budget that will help you manage your debts, expenses, and savings.
4. Your counselor is not responsible for achieving your housing goal but will provide guidance and education in support of your goal.
5. Neither your counselor nor NeighborWorks® Green Bay employees, agents, or directors may provide legal advice.

Client's Roles and Responsibilities:

1. Attending Homebuyer Education OR successfully completing eHome America online course.
2. Providing accurate information about your income, debts, expenses, credit, and employment.
3. Attending meetings, returning calls, and providing requested paperwork in a timely manner.
4. Completing the steps assigned to you in your Client Action Plan.
5. Notifying NeighborWorks® Green Bay or your counselor when changing a housing goal.
6. Retain an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

I/We, the client(s), understand that failure to work cooperatively with my housing counselor and/or NeighborWorks® Green Bay will result in the discontinuation of counseling services. This includes, but is not limited to, missing phone calls or appointments.

Agency Conduct:

No NeighborWorks® Green Bay 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 our agency's compliance with federal regulations and our commitment to serving the best interest of our clients.

Agency Relationships:

NeighborWorks® Green Bay has financial affiliation or professional affiliation, or both, with the U.S. Department of Housing and Urban Development (HUD), Jones Sign, Bank First, Chase Bank, GreenLeaf Bank, Nicolet National Bank, North Shore Bank, Wisconsin Housing and Economic Development Authority (WHEDA), Fox Communities Credit Union, Red's Excavating, Bank of Luxemburg, Shoreline Hometown Credit Union, Executive Mortgage, Shorewest Realtors, Wisconsin Bank & Trust, Mortgage Nerds, Creative Results, Movement Mortgage, and Associated Bank.

No Client Obligation:

As a housing counseling program participant, you are not obligated to receive, purchase, or utilize any other products and services of NeighborWorks® Green Bay, including but not limited to renting property or purchasing real estate owned by NeighborWorks® Green Bay, or our industry partners to receive housing counseling services. Completion of housing counseling does not guarantee funding assistance. Completing NeighborWorks® Green Bay pre-purchase homebuyer education and counseling does not guarantee you will be pre-approved for a home mortgage loan. Approval for NeighborWorks® Green Bay down payment assistance does not guarantee approval for a primary home mortgage loan. You should consult with a primary home mortgage lender regarding pre-approval for a primary home mortgage.

Alternative Services, Programs, and Products & Client Freedom of Choice:

As a condition of our services, in alignment with meeting our counseling goals and in compliance with HUD's Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you if applicable and known by our staff. You may consider seeking alternative products and services from entities including the Federal Housing Authority (FHA), Wisconsin Housing and Economic Development Authority (WHEDA) or Fannie Mae for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

Referrals and Community Resources:

A community resource list is available online via the [UW Extension – Brown County Community Resource Guide](#). Additional resources can be found through Brown County United Way 2-1-1 program. These resources also identify alternative agencies that provide services, programs, or products like those offered by NeighborWorks® Green Bay and its exclusive partners and affiliates.

Privacy Policy:

I/We acknowledge that I/we received a copy of NeighborWorks® Green Bay's Privacy Policy.

Text Messaging:

With your consent, NeighborWorks® Green Bay may use text messages to contact you for appointment reminders or to collect other information. Message frequency varies per user. Message and data rates may apply. Text HELP for help. Text STOP to unsubscribe. Carriers are not liable for delayed or undelivered messages.

Marital Property Statement:

No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to Sec. 766.59, Wis. Stats.), unilateral statement classifying income from separate property under Sec. 766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.

Errors and Omissions and Disclaimer of Liability:

I/We agree NeighborWorks® Green Bay, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties or related to my participation in NeighborWorks® Green Bay counseling; and I/we hereby release and waive all claims of action against NeighborWorks® Green Bay. I/We have read this document, understand that I/we have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the

greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance:

To assess client satisfaction and in compliance with grant funding requirements, NeighborWorks® Green Bay, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with NeighborWorks® Green Bay grantors such as HUD or NeighborWorks America.

No Show, Late, and Cancellation Policy:

“No Show” shall mean any client who fails to arrive for a scheduled appointment or any client who cancels an appointment less than 24 hours before their scheduled appointment. “Late” shall mean any client who arrives 15 minutes after the scheduled appointment. Each of these instances will require the appointment to be rescheduled. It is the policy of NeighborWorks® Green Bay that any scheduled appointments that need to be cancelled or rescheduled need to be done so at least 24 hours ahead of time. If a scheduled appointment is missed or cancelled less than 24 hours ahead of time the appointment will be marked as “No Show.” After three no show appointments, clients must contact their counselor directly to schedule and will no longer be able to schedule appointments ahead of time.

I/We acknowledge that I/we received, reviewed, and agree to NeighborWorks® Green Bay’s Agency Disclosures.

Applicant Signature

Date

Co-Applicant Signature

Date