
Housing Privacy and Agency Disclosure Statement

The mission of Way Finders is to light pathways and open doors to homes and communities where people thrive. This is achieved by developing sustainable and affordable housing, revitalizing neighborhoods and communities and promoting self-sufficiency through homeownership.

Service Disclosure

In the interest of full disclosure, Way Finders provides the following programs and services:

- HUD approved Housing Counseling including Pre Purchase Homebuyer Education Workshops and Counseling, Non-Delinquency Post-Purchase Education Workshops, Mortgage Delinquency and Default Resolution Counseling; and Financial, Budgeting, and Credit Workshop; and Financial Management and Budget Counseling/ Coaching; Rental Housing Workshops (Landlord Services); Project Reinvest Financial Capabilities Services
- Down Payment Assistance Programs
- Owner-Occupant Loan Programs
- Other services as listed on our website.

These programs and services are offered regardless of race, color, religion, sex, handicap, familial status, political beliefs or national origin. These services may also be offered by other providers, and clients are under no obligation to utilize services from Way Finders. If a client receives multiple series at Way Finders, his/her information may be shared between programs only to the extent necessary to coordinate the services for which s/he has applied.

Funding Disclosure

Way Finders is funded through a variety of sources to support its mission. These funding sources include the US Department of Housing and Urban Development (HUD), Housing Partnership Network, local and state agencies and other public and private organizations including banks and financial Institutions.

Clients are not obligated or expected to receive, purchase or utilize any other services offered by Way Finders or its exclusive funders or partners in order to participate in any of Way Finders' programs including housing counseling services. Implementations of any suggestions or information received, participation in programs or utilization of services provided by or referred by Way Finders or their partners are the clients own responsibility and based on decisions made of his/her own free will and choice.

A complete list of our funding partners is listed below along with other third party Charitable Contributors.

Way Finders' Homeownership Program Funders: HUD, HPN, CEDAC, MHP, NeighborWorks, Massachusetts Division of Banks, Town of Belchertown, Town of West Springfield, Bank of America, TD Bank, Berkshire Bank Foundation, Citizens Bank, Farmington Bank, Florence Savings Bank, Peoples Bank, United Bank, Peoples United Charitable Foundation, Key Bank Foundation, Project Reinvest – Financial Capabilities, Santander Bank Foundation and private contributors.

Privacy Statement

Way Finders is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize 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 legal and ethical considerations.

Your nonpublic personal information such as your total debt information income living expenses and personal information concerning your financial circumstances will be provided to lenders, program monitors, and others only with your authorization (if by phone) and signature (if in person) on the Housing Counseling Privacy statement and/or the Authorization to Release Information, or as required by law. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We will only use anonymous aggregated case file information for the purpose evaluating our services, gathering valuable research information and designing future programs.

Within Way Finders, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you.

By signing below, I acknowledge that:

- I have received and read this Agency Disclosure Statement & Housing Counseling Privacy Statement and have been informed that Way Finders will adhere to the above statements while providing me with Housing Counseling Services.
- I have received a copy of the HUD-92564 document "For Your Protection: Get A Home Inspection" and "Ten Important Questions to Ask your Home Inspector" (First-Time Homebuyer Workshop only)
- Any fee paid for a workshop did not cause a financial burden and that if so, I am required to provide documentation of said burden.

Client's Signature: _____ Date: _____

Client's Signature: _____ Date: _____

Telephone Counseling Appointment Counselor's Signature acknowledging the Housing Counseling Disclosure & Privacy Statements were read in its entirety and agreed to by the client.

Counselor Signature: _____

Date Mailed to Client's Home Address: _____