



## Disclosure Statement

### Housing Counseling Services

*Please read the following statements carefully so you will understand the procedures for the counseling session. Your signature on the form indicates understanding of all provisions. For simplification, the singular is used even when the plural may apply.*

I understand that Consumer Credit Counseling Service of Central Oklahoma, Inc. (CCCS) is a HUD-approved Housing Counseling Agency. CCCS will provide a confidential, comprehensive interview concerning my housing needs. This interview will include a review of my personal money management. The interview will be conducted or reviewed by a certified housing counselor. Housing counseling services include: pre-purchase/home buying; non-delinquency post purchase; shelter or services for the homeless; Foreclosure Prevention for resolving or preventing mortgage delinquency or default; HECM, or Reverse Mortgage counseling (for homeowners who are at least 62 years of age); locating, securing, or maintaining residency in rental housing; and workshops for more in-depth education regarding obtaining, financing, and maintaining adequate and safe housing. I understand I am under no obligation to receive any other services from CCCS in order to receive housing counseling services.

I hold CCCS, its employees, agents, and volunteers free of liability from any claim, suit, action, or demand of my mortgage servicer, creditors, myself, or any other person resulting from advice or counseling.

I will be given a written assessment outlining a suggested action plan, which may include the following:

- a) I might be able to handle my own housing needs without further counseling beyond today's session.
- b) I may be given information as to what company, office, or person to call to make arrangements to rent a house or apartment, or to make adjustments in my payment obligations. In certain circumstances, my counselor may call the mortgage servicer during the counseling session to discuss my situation in an attempt to obtain more favorable payment arrangements. My counselor may help me complete a hardship letter and/or a loss mitigation workout packet to send to my mortgage servicer.
- c) I might be referred to other services/agencies as appropriate, or I might choose to enroll in this agency's Debt Management Plan (DMP), which serves a dual role of helping clients repay debts and helping creditors collect money owed them. In the event the counselor suggests a DMP (counseling services do not automatically guarantee participation in the DMP), I will receive complete details of the operations, requirements, and responsibilities of the program.
- d) Should I be unable to continue to pay my monthly mortgage payment, the certified CCCS counselor will discuss what options I may have regarding disposition of my house.

I understand that CCCS funding for housing counseling comes from federal grants from the U. S. Department of Housing and Urban Development (HUD), from NeighborWorks America (NWA), from voluntary contributions from creditors who participate in DMPs, and from clients (for Reverse Mortgage counseling services). An updated list of funders can be found on our website at [www.cccsok.org](http://www.cccsok.org). I understand I am under no obligation to receive any services from CCCS partners in order to receive housing counseling services.

I understand that there is a one-time fee of \$100.00 for Home Equity Conversion Mortgage (also known as Reverse Mortgage) counseling, payable at the time of the counseling session.

I understand that, sometime in the future, my information might be used for confidential research and/or a neutral third party might contact me to request an evaluation of CCCS' services. I also understand my information may be reviewed by auditors from the U. S. Department of Housing and Urban Development (HUD) and the Council on Accreditation (COA) for purposes of quality control and auditing of our agency's housing counseling work product.

I understand that, in the event I am dissatisfied, I can utilize the Complaint & Grievance Resolution Process (see back of this page).

I authorize CCCS to 1) disclose any information concerning my housing situation and status, including but not limited to income, debts, credits, earnings, assets, and residential and work addresses, to mortgage servicers and creditors listed by me, unless otherwise required by law; 2) obtain whatever financial information concerning me from any mortgage servicer and creditors, as CCCS deems necessary; and 3) disclose any information concerning my financial situation and status with CCCS to officials who are authorized to do background checks for purposes of employment or security. I have received a copy of the Privacy Notice.

**Client Signature** \_\_\_\_\_

**Client Signature** \_\_\_\_\_

**Printed Name** \_\_\_\_\_

**Printed Name** \_\_\_\_\_

**Counselor** \_\_\_\_\_

**Date** \_\_\_\_\_

**Client #** \_\_\_\_\_

## **Client Bill of Rights**

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*We pledge that our clients have the right:*

- ✔ To prompt counseling services for housing-related needs, based on their current financial situation;
- ✔ To treatment with dignity and respect;
- ✔ To be actively involved in a comprehensive assessment of their housing and overall financial situation, including an appropriate action plan;
- ✔ To express dissatisfaction through a Complaint & Grievance Resolution Process;
- ✔ To discontinue their relationship with CCCS at any time - no client is under any obligation to use any of our services;
- ✔ To ask questions and to have concerns addressed.

## **Complaint & Grievance Resolution Process**

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*We are committed to providing you with high quality professional services. However, if you are not satisfied with the services provided, or if you want to voice a concern, we ask that you follow these guidelines:*

- ✔ **Step One:** Try to resolve the issue with the staff member involved, giving him or her specific information about your concern and what you would like to see accomplished.
- ✔ **Step Two:** If Step One is not possible, or the issue is not resolved to your satisfaction, call (800) 364-2227 or write to the Grievance Committee, P.O. Box 1789, Bethany, OK 73008.
- ✔ **Step Three:** CCCS may request a meeting with you (by phone or in person) and will seek more information as necessary to resolve the problem. CCCS will respond within 15 days.
- ✔ **Step Four:** If your issue is still unresolved to your satisfaction, you may appeal in writing directly to the CCCS President/Chief Executive Officer. After additional fact finding, you will receive a concluding decision within 15 days.

## **Non-Discrimination Policy**

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The services of Consumer Credit Counseling Service of Central Oklahoma are available, without discrimination, to those who need and can use our services.