



Combined Disclosure Form and Privacy Policy

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 your homeownership advisor about arranging alternative accommodations.

SWMHP Disclosure Form

About Us and Program Purpose: The Southwest Minnesota Housing Partnership (SWMHP) is a private, non-profit organization created to uphold its mission to “Create thriving places to live, grow and work through partnerships with communities.” The SWMHP is a HUD approved housing counseling agency. SWMHP provides housing counseling and education services, including: Pre- purchase counseling, Pre-purchase Homebuyer Education Workshops, Non-Delinquency Post-Purchase Workshops, Mortgage Delinquency and Default Resolution Counseling, Financial Coaching and Financial, Budgeting and Credit Workshops. 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.**

Client and Counselor Roles and Responsibilities:

Advisor’s Roles & Responsibilities	Client’s Roles & Responsibilities
<ul style="list-style-type: none"> • Provide you with factual data • Preparing a Client Action Plan that lists the steps that you and your Advisor will take in order to achieve your housing goal. • Preparing a household budget and set financial goals. • Your advisor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. • Neither your advisor nor SWMHP staff may provide legal advice. 	<ul style="list-style-type: none"> • Completing the steps assigned to you in your Client Action Plan. • Providing accurate information about your income, debts, expenses, credit, and employment. • Attending meetings, returning calls, providing requested paperwork in a timely manner. • Notify advisor when your goals or situation changes. • Notify advisor if you are unable to attend a scheduled appointment • Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: Failure to work cooperatively with Advisor and/or SWMHP will result in the discontinuation of counseling services. INITIALS: _____ / _____

Agency Conduct: No SWMHP 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 service the best interests of our clients.

Agency Relationship: The SWMHP has financial affiliation or professional affiliations with HUD, NeighborWorks America, USDA Rural Development, Housing Partnership Network, State of Minnesota and Iowa, multiple counties and cities in Minnesota, Iowa and South Dakota, United Way SW Minnesota, Greater Minnesota Housing Fund, Rural LISC, Minnesota Housing Partnership, Minnesota Homeownership Center, United Way of Nobles County, Wells Fargo, US Bank, Federal Home Loan Bank, Artplace America, First Farmers & Merchants Bank, First National Bank, Minnwest Bank, Midwest Community Development Corporation, and local school districts. The SWMHP has exclusive relationships with Lloyd Management, Security Management Realty, Van Binsbergen and Associates LLC, Willmar Housing and Redevelopment Authority, Justin Vorbach, Roger Lewis & Associates, Baker Tilly Beers Virchow Kraus LLP, Danielle L Berg LTE, Mahoney Ulbrich Christiansen & Russ PA and CliftonLarsonAllen LLP. The SWMHP also has ownership interest in 46 organizations in its service area.

Alternative Services, Programs, and Products & Client Freedom of Choice: The SWMHP intends to create no conflict of interest. You understand that you are free to choose any lender, loan product, real estate professionals or home regardless of the recommendations made by the SWMHP staff. You understand that SWMHP does not take any fees from lenders to promote their lending products. The SWMHP does own and sell its own homes. The SWMHP take fees to sell homes for other entities. SWMHP originates and underwrites its own loan products and as an Intermediary, packages USDA Rural Development 502 Direct Loans. The

SWMHP will provide you a community resource list which outlines county and regional resources available to you. You are under no obligation to utilize these services unless you believe they are in your best interest.

Referrals and Community Resources: You will be provided a community resource list which outlines regional services available to meet a variety of needs, including utility assistance, food banks, and legal aid assistance, among others. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by SWMHP.

Errors and Omissions and Disclaimer of Liability: You agree that the SWMHP, its employees, agents and Board of Directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to your participation in SWMHP programs; and you hereby release and waive all claims of action against SWMHP and its affiliates. You have read this document, understand that you have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intended 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: In order to assess client satisfaction and in compliance with grant funding requirements, SWMHP, or one of its partners, may contact you during or after the completion of your experience. You may be requested to complete a survey asking you to evaluate your client experience. Your responses may be confidentially shared with SWMHP grantors such as HUD, the Minnesota Homeownership Center or the Minnesota Housing Finance Agency. The SWMHP administers programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.)

SWMHP Privacy Policy

We are committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information, particularly any personal or financial information. You have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from public records or from another person or entity. Your name, address and the amount of assistance you receive are considered public data under the Minnesota Data Practices Act. Information that identifies an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity is considered nonpublic data. Other information that you provide about you and your household is considered private data and is protected.

Types of Information

Depending on the services you are utilizing, the types of nonpublic personal information that we may collect include; but is not limited to:

- Information we receive from you on applications, forms and other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others;
- Information we receive from a consumer reporting agency;
- Information we receive from your creditors or employment references.

Use of Information

We request information from you for legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to any other party except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for internal purposes, such as quality control efforts or customer analysis. We may provide all of the types of nonpublic personal information listed above to one or more of our member agencies. Such member agencies include, but are not limited to, other non-profit housing service providers, such as community action agencies, lenders, and housing and redevelopment authorities, and escrow companies. We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs. We may disclose personal information about you to third parties as permitted by law. We do not sell or rent your information to any outside entity.

