



NATIONAL COUNCIL ON AGRICULTURAL LIFE  
AND LABOR RESEARCH FUND, INC.

*"First in housing services, because we care."*

**FORECLOSURE MITIGATION COUNSELING AGREEMENT, CREDIT  
REPORT AUTHORIZATION, AND PRIVACY DISCLOSURE FORM**

I agree to participate in foreclosure mitigation counseling offered by NCALL Research, Inc. (NCALL). I understand that the foreclosure mitigation counseling will include a written action plan consisting of recommendations for handling my situation. I may be referred to another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. A homeownership specialist may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. I understand that I am not obligated to use any of the services offered to me.

I also understand that NCALL provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NCALL in no way obligates me to choose any of these particular loan products or housing programs.

I hereby authorize and instruct NCALL to obtain and review my credit report. I understand that my credit report will be obtained from a credit reporting agency chosen by NCALL. I understand and agree that NCALL intends to use the credit report for the purpose of evaluating my financial situation to assist me with resolving, when possible, any mortgage delinquency. I also understand that NCALL may order another copy of my credit report after I obtain a resolution to my mortgage delinquency for the purpose of evaluating my financial situation at that time. Both credit reports are considered "soft" credit reports and do not have an impact on my credit scores. NCALL will absorb the cost of the second credit report.

I understand that NCALL's Homeownership Specialists may need to discuss pertinent information about my credit report, financial background, employment status, or related family issues that may be necessary to help resolve any mortgage delinquency. I also understand that information regarding my present circumstances will remain confidential and that information will not be divulged unless necessary.

I understand that my request for mortgage assistance and/or the Making Home Affordable Outreach and Intake Project application and personal information may be uploaded electronically to the Hope Loan Port. NeighborWorks and U.S. Treasury are authorized to open and review my file for program monitoring and compliance purposes. I understand that follow up contact may be required for evaluation purposes.

My signature below authorizes the release to credit reporting agencies of financial or other information that I have supplied to NCALL in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information that it deems necessary to complete my credit report.

I \_\_\_\_\_ authorize or  
I \_\_\_\_\_ do not authorize (Please see the “opt-out” information on your Privacy Policy)

NCALL’s Homeownership Specialists, Debbie J. Andrews, Gregory Handy, James Burke and Sabrina Bryant to disclose with mortgage lenders, creditors, servicers, and others including counseling agencies my credit report and any “nonpublic personal information” that I have provided, including any computations and assessments that have been produced based upon such information.

Should I be a candidate for the Delaware Emergency Mortgage Assistance Program (DEMAP), I also authorize the Delaware State Housing Authority to be able to contact my lender(s) to discuss pertinent information relating to me being considered for a DEMAP loan.

I also acknowledge that I have received a copy of NCALL Research, Inc.’s Privacy Policy and I understand that I may revoke my consent to these disclosures by notifying NCALL in writing.

In consideration for receiving the services that NCALL offers, I agree to hold NCALL and the homeownership specialist free and harmless from any claims, damages, liabilities and legal action. NCALL’s services are considered “Best Efforts” and in no way imply or guarantee that any loss mitigation will be forthcoming.

I understand that it is the policy of NCALL to administer and offer its housing services to all individuals regardless of race, color, religion, sex, marital status, national origin, handicap, or familial status; and that NCALL encourages and supports affirmative advertising and marketing.

Furthermore, I understand that NCALL Research, Inc. receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for data collection and review of open files for purposes of program monitoring, compliance and evaluation. I also provide authorization for NFMC program administrators and/or their agents to conduct follow-up with me for the purposes of program evaluation.

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Proof of Identification

\_\_\_\_\_  
Proof of Identification

\_\_\_\_\_  
First Mortgage Servicer & Loan #

\_\_\_\_\_  
Second Mortgage Servicer & Loan #

\_\_\_\_\_  
Client’s Name (Print)

\_\_\_\_\_  
Client’s Name (Print)

\_\_\_\_\_  
Client’s Signature

\_\_\_\_\_  
Client’s Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date