



## Agency Disclosure Form

First Home Alliance employs persons who are qualified to provide the services rendered. To that end, all First Home Alliance housing counselors are required to be certified. New counselors employed by First Home Alliance have one year to acquire such certification, which can be obtained through the Association of Housing Counselors, the National Federation of Housing Counselors or Neighbor Works.

### **Workshop Participants Disclaimer:**

Participants in our workshops are under no obligation to use services from lenders, realtors, escrow/title companies, or other First Home Alliance industry partners that conduct presentations and seminars. Enrolling in other First Home Alliance programs is not a requirement to receive housing counseling services.

### **Counseling Clients Disclaimer:**

A counseling client is under no obligation to use any products or services of First Home Alliance's industry partners. First Home Alliance is here to assist you with information about your housing options, referrals and share with you housing counseling activities. While financial management, homeownership education, counseling and addition services in tenancy, fair housing and avoiding foreclosure might be available through First Home Alliance you are under no obligation to utilize these additional services.

If we refer you to another agency or organization, you should independently determine whether that agency or organization can address your concerns. We are not responsible for the services provided to you by others and you are under no obligation to use any of these services.

I understand that First Home Alliance receives housing counseling, financial education and first time homebuyer funds from entities such as the U.S. Department of Housing and Urban Development, Virginia Housing Development Authority (VHDA), Department of Housing and Community Development (DHCD), Bank of America, E-Trade, PNC, Sun Trust, TD, Wells Fargo, local governments, foundations, etc, and is required to share demographic and program required information/data with funders or their agents.

I understand that my information and data shared with HUD and VHDA for purposes of program monitoring, auditing, compliance, evaluation and follow up with me for up to three years.