



Housing Counseling Program Disclosure / Financial Capability Counseling /Coaching Program Disclosure / Client Services Agreement / Authorization and Privacy Policy

First Home Alliance is pleased to offer our programs and services to help with your current finance and housing needs. Through personal finance counseling, credit, pre-purchase and post purchase, we will provide you with assistance and advice that typically includes:

- Gathering information from you to learn about your current finance issue, including obtaining demographic information, reason for financial difficulty and situation, housing objective, credit status, home value and loan documentation.
- Accessing your situation and financial capability to meet your monthly obligations;
- Determining their realistic options available to you;
- Developing and executing an agreement to action plan to meet your financial goals;
- Provide the upmost confidentiality honesty and professionalism in all our dealings.

Please understand that First Home Alliance has no authority our jurisdiction over the lender/servicer/other creditor. First Home Alliance does not delay, prevent, or stop any collection or foreclosure action that is pending against you alone. It is solely at the discretion of the lender/servicer/creditor whether they wish to help resolve your issues.

First Home Alliance staff and volunteers do not give legal advice or provide legal services. First Home Alliance staff may refer you to other agencies for legal assistance, but you are not obligated to use any services offered.

Client Service Agreement

By signing this document, I acknowledge the following:

- In consideration for receiving services from First Home Alliance, I agree to hold First Home Alliance and his staff, including its volunteers, free of harmless from any claims, damages, liabilities or injuries arising from the services;
- I understand First Home Alliance receives funds through the Housing Stability Counseling Program (NeighborWorks); U.S. Department of Housing and Urban Development (HUD), Illinois Housing Development Authority (IHDA), Maryland Department of Housing and Community Development (DHCD) Virginia Housing, Virginia DHCD, HomeFree-USA, The Human Services Alliance of Greater Prince William, Bank of America, JPMorgan Chase, PENFED Foundation, PNC, TD Bank, TRUIST, US Bank, United Bank, Wells Fargo, local governments, foundations, nonprofits, individual donors, and are required to share some or all of our personal information with their program administrators or their agents for the purpose of program monitoring and compliance. I also acknowledge that my personal information to be submitted to the data collection system for grantors to conduct follow up with me related to program evaluation.
- First Home Alliance may pull credit reports to evaluate my credit for finance and housing counseling purposes;

EIN # 32-0026605 HUD ID #84016 UWNCA #9316 CFC #18370
 3138 Golansky Blvd., Suite 202 Woodbridge, Virginia 22192
 12320 Parklawn Drive, Suite 200 Rockville, MD 20852
 12807 South Halsted Street Chicago, IL 60628

Toll Free: 877-250-9025 Phone: 703-580-8838 Fax: 703-580-8842
 Email: Help@FirstHomeAlliance.org Website: www.FirstHomeAlliance.org



First Home Alliance staff and volunteers may answer any questions and refer me to an appropriate entity for further assistance.

- I have reviewed and understand the disclosures and authorization and it's entirety;
- I will always provide honest and complete information to my counselor;
- I will be on time for appointments and understand that if I am late for an appointment the appointment will still end at the scheduled time; and
- I will provide all necessary documentation and follow up information in a timely manner.

Non-Discrimination Policy

First Home Alliance does not and shall not discriminate on the basis of race, creed, color religion, gender, age, national origin physical or mental health, sexual orientation or any characteristic protected by law, and is in compliance with all requirements of law and regulations with respect to the provision of services, employment decisions and volunteer participation.

Referral Service Disclosure

As a client of First Home Alliance, you have the option of utilizing the services of the licensed real estate brokers, lenders, attorneys and other service experts on our referral lists, however, you are under no obligation to utilize these individuals.

First Home Alliance does, from time to time, receive grants or donations from various institutions in order to provide free services to the public. However, First Home Alliance does not endorse or recommend any particular institutions. First Home Alliance provides a list of services for the sole purpose of informing clients and providing a starting point for clients that may need it.

Alternative Services, Programs and Products

First Home Alliance counselors, as appropriate, refers clients to other community service organizations such as: IHDA, Maryland DHCD, Virginia Housing, Prince William County's Office of Housing and Community Development (OHCD) and City of Alexandria Office of Housing which include financial counseling, homeownership education, voucher programs (Section 8), adult and child care programs, homeless intervention and other housing assistance.

Clients are provided with a community resource list which outlines emergency shelter, financial assistance, transitional housing information, medical and mental health assistance as well as other social service programs and resources offered in our targeted area of operations and the surrounding region. Additionally, we refer clients to Bank of America, JPMorgan Chase, PENFED, PNC, TRUIST, TD Bank, US Bank, United Bank, Wells Fargo, and other lenders.

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Privacy Policy

First Home Alliance is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that 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 creditors, program monitors and others, only with your authorization and signature. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

- You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
- You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file.
- If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “optout”, you may call us at (877)250-9025 and do so.

Release of your information to third parties

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
- Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

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Acknowledgement

I understand that First Home Alliance provide information and education on numerous loan products and housing programs and I further understand that the finance/housing counseling I receive from First Home Alliance in no way obligates me to choose any of these particular loan products or housing programs.

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 HUD Certified. New counselors employed by First Home Alliance have one year to acquire such certification, obtained through U.S. Department of Housing and Urban Development (HUD).

Additionally, I acknowledge that I have received First Home Alliance’s Financial Capability Program Disclosure, Client Services Agreement, Authorization, Privacy Policy, Referral Disclosure and Agency Disclosures;

Applicant Name: _____ Signature: _____

Co-Applicant Name: _____ Signature: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: (____) _____ - _____

Date: _____



Service Fee Schedule
(2024)

Services:	Fee:
Foreclosure Prevention and Default Counseling [fee is waived]	(FREE)
Virginia Housing Homebuyer Education Class & One-on-One Counseling	(FREE)
MD & DC Homebuyer Education Class & One-on-One Counseling	(\$79/household)
Online Homebuyer Education Class – Provided by eHome America	(\$99/household)
FHA’s Back to Work Counseling	(\$125/hours up to \$250)
Refinance Counseling (Non-Delinquency/Non-Foreclosure)	(\$125/hours up to \$250)
Reverse Mortgage Certification Counseling:	(\$150)
*Credit Reports: Tri-merge report with scores required for all counseling	(\$30/person)

*Process payment via online voucher or bring certified funds. Personal checks are not accepted.

If you have any questions, please do not hesitate to call or email us.

Sincerely,

The First Home Alliance Team

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