



## Klamath & Lake Community Action Services Klamath & Lake Homeownership Center

### Privacy Statement

Klamath & Lake Community Action Services and Klamath & Lake Housing Center are 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 program monitors and others only with your authorization and signature on the Klamath & Lake Community Action Services Intake form. 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 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.
- 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 “opt-out”, you may call us at 541-882-3500 Ext. 2 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 the State of Oregon (Intake form, reporting compliance) and/or USDA or Oregon Bond lenders.
- Within the agency, we restrict access of nonpublic personal information about you to those employees who need to know that information in order to provide a better service to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## Foreclosure Mitigation Counseling Agreement

I understand that KLHC provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referral to other housing agencies as appropriate.

I understand that KLHC receives Congressional funds through the Nation Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators of their agents for purposes of program monitoring, compliance and evaluation.

I give permission for NFMC program administrators and/or their agents to pull my credit report up to two additional times between now and June 30, 2011 and to give authorization for NFMC program administrators and/or their agent to follow-up with me between now and June 30, 2011 for the purpose of program evaluation.

I acknowledge that I have received a copy of KLHC's Privacy Policy.

I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

A counselor may answer questions and provide information, but do not give legal advice. If I want legal advice, I will be referred for appropriate assistance.

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

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Signature

Date

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Signature

Date