

**MSHDA's Division of Homeownership  
Counseling Agreement and Release of Information**

- Select Service Type:**  
 Homeownership Counseling  
 Foreclosure Counseling  
 NFMC Foreclosure Counseling

MSHDA Approved Counseling Agency: <b>Northeast Michigan Affordable Housing, Inc</b> <b>123 N Second Ave, Ste 4, Alpena, MI 49707</b>		Loan Number:
Address for Foreclosure Counseling:	City:	Zip:

In signing this agreement and release, I am agreeing to actively participate in the Homeownership Counseling Program being offered by this Michigan State Housing Development Authority (MSHDA) counseling agency in order to receive counseling services. Participation in this program is voluntary and requires me to establish the reason for my delinquency and to develop an Action Plan, in cooperation with the Counselor.

1. I may be referred to other housing services of the organization or another agency 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.
2. I understand that this Agency receives funds through MSHDA, HUD and the NFMC Programs and as such, is required to share some of my personal information with program administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. I understand that a counselor may answer questions and provide information, but cannot give legal advice. If I want legal advice, I will be referred to an attorney for appropriate assistance.
4. I understand that this Agency provides both pre-purchase and post-purchase counseling services and I will receive a written Action Plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies or organizations as appropriate.
5. I understand that this Agency provides information and education on numerous housing programs and loan products and I further understand that the housing counseling I receive from this Agency in no way obligates me to choose any of these particular housing programs or loan products.
6. If I am a NFMC program participant, I give permission to program administrators and/or their agents to pull my credit report up to two (2) additional times between now and June 30, 2010 and to give authorization for program administrators and/or their agents to follow-up with me between now and June 30, 2010 for the purposes of program evaluation.

*Failure to sign the consent form may result in denial of program assistance or termination of counseling program benefits.*

**CONSENT: I/We hereby allow this Agency its agents, employees, or its affiliates to request and obtain income and asset information, mortgage, credit bureau and personal information pertinent to MSHDA's Homeownership Counseling Program. I/We allow contact to be made on my/our behalf with representatives from mortgage, attorney, collection and credit bureau companies.**

**NOTE:** If you or anyone in your family feels as though they have been unfairly steered or pressured into a certain mortgage loan, real estate, or other housing related services, please contact MSHDA's Homeownership Counseling Program at (517)373-6840.

_____	_____	_____
Client's Printed Name	Signature	Date
_____	_____	_____
Client's Printed Name	Signature	Date
_____	_____	_____
Client's Printed Name	Signature	Date
_____	_____	_____
Counselor's Printed Name	Counselor's Signature	Date signed
_____	_____	_____
<b>NEMAH</b>	<b>Alpena</b>	<b>1230</b>
Name of Counseling Agency	City – Location of Agency	Contact Number