

**AUTHORIZATION OF COUNSELING SERVICES  
AND DISCLAIMER OF LIABILITY**

Welcome to Northeast Denver Housing Center, Inc. (NDHC). Please read the agreement below concerning the services that will be provided for you and your relationship with your housing counselor and NDHC. Please sign at the end of this agreement to indicate your understanding and acceptance of these terms, and initial below NDHC's disclaimer of liability to indicate your acceptance.

I would like to participate in counseling sessions to help me improve my housing situation.

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- **Pre-purchase counseling:** I understand that entering this program does not guarantee that I will be able to purchase a home under this program.
- **Default counseling:** I understand that this service is designed to help families/individuals to bring their mortgage account current as soon as possible with alternatives such as repayment plans with mortgage companies, deed-in-lieu of foreclosure, bankruptcy, sale of home, etc., but that it does not guarantee that I will be able to bring my account current under this program.
- **Reverse Mortgage Counseling and Other Counseling Services:** I understand that other counseling services are offered to assist me in improving my housing situation, but it does not guarantee that I will be able to improve my housing situation.
- **Credit Counseling:** I understand that this credit counseling service is to assist me with my credit needs, but, does not guarantee that I will be able to improve my credit situation.

I understand that in order to provide service, my Housing Counselor will need to be aware of, and discuss with me, information about my employment, financial situation, credit history, family and related matters. I authorize my Housing Counselor to disclose this information to relevant parties (i.e. lenders, HUD, my real estate agent) if he or she feels that such disclosure will improve my housing. I further authorize my mortgage company, their representative, my real estate agent, potential lenders, HUD, VA and any other entities with information about my housing and financial situation to disclose such information to Northeast Denver Housing Center, upon NDHC'S request.

I also understand that, other than disclosures intended to improve my housing situation, all personal information that I provide to Northeast Denver Housing Center will be kept confidential, and that no information about me will be discussed with anyone not directly involved in my efforts to improve my housing situation. I am also not obligated to receive, purchase or utilize any other services offered by Northeast Denver Housing Center, or its exclusive partners, in order to receive housing counseling services.

By signing below, I verify that the information provided is true and accurate to the best of my knowledge.

**I UNDERSTAND THAT NORTHEAST DENVER HOUSING CENTER IS NOT A LEGAL REPRESENTATIVE AND THAT NORTHEAST DENVER HOUSING CENTER AND MY HOUSING COUNSELOR WILL NOT BE REPRESENTING ME IN ANY CAPACITY OTHER THAN AS A HOUSING COUNSELOR PROVIDING GENERAL INFORMATION. I understand that foreclosure financing and home buying are legal transactions and proceedings, and that I should hire a real estate and/or attorney to receive legal advice and or/representation.**

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Housing Counselor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Address, City, State, Zip code