



DISCLOSURE STATEMENT

Credit Card Management Services, Inc. D/b/a DebtHelper.com (herein DebtHelper.com) is a HUD Approved nonprofit organization controlled by a voluntary Board of Directors. DebtHelper.com is not owned by any individual or entity. DebtHelper.com offers a wide range of services that include, but are not limited to: Pre-Purchase One-on-One Counseling: One-on-one counseling designed to prepare consumers for home buying. Pre-Purchase Homebuyer Education Workshops: Multiple-hour course designed to prepare consumers for home buying. Mortgage Delinquency and Default Resolution Counseling; Resolving/Preventing Mortgage Delinquency Workshops; Reverse Mortgage Counseling; Financial Management/Budget Counseling; Financial, Budgeting, and Credit Workshops.

The Fee for Homebuyer Education is \$25 out of pocket for an in person group education class (see Course Curriculum for class contents); or \$100 out of pocket for an online class; Upon closing an education fee of \$500 is assessed and added to your loan, or the \$500 education fee may be paid by your lender, a government agency or other source. One-on-One Counseling Activities are an additional service and additional fee to the extent that counseling is not paid by the lender or government agency or other source. Fee schedules are available at DebtHelper.com. Fee waivers are available to those who meet approved guidelines. Services are provided without regard to ability to pay.

DebtHelper.com serves all members of the community. DebtHelper.com does not engage in the practice of discrimination in the selection and participation of applicants in its programs or services with respect to age, race, religion, color, sexual orientation, gender, familial / marital status, national origin, or handicap.

ACKNOWLEDGEMENT

I/we acknowledge that I have received a copy and read of Credit Card Management Services, Inc.'s Disclosures and understand that Credit Card Management Services, Inc. provides information and education on numerous products and programs and If I use these services, Credit Card Management Services, Inc. may receive a financial benefit, such as funding from its Partners, or other benefit as the result and I/we am understand that I/we are not obligated to receive, purchase, or utilize any other services offered by Credit Card Management Services, Inc. dba DebtHelper.com, or its partner(s), in order to receive housing counseling. I/we 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. DebtHelper.com may disclose my client level personal information to third parties such as, but not limited to: government agencies including the US Dept of Housing and Urban Development or others, Florida Housing Finance Corporation, the National Mortgage Collaborative, creditors, financial service providers and/or lenders. Third parties provided my personal information may review DebtHelper files for monitoring and compliance purposes and conduct follow-up with me related to program evaluation.

PRIVACY POLICY

At Debthelper.com we value your trust and are committed to the responsible management, use and protection of personal information. This notice describes its policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided Debthelper.com on any applications or forms that you have completed. See also <https://www.debthelper.com/privacy-policy/>

Information We Collect

We collect personal information to support our housing counseling program and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources: Information that we receive from you on applications or other forms, Information about your transactions with us, our affiliates or others, Information we receive from a consumer reporting agency, and Information that we receive from personal and employment references.

Information We Disclose

We may disclose the following kinds of personal information about you: Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income; Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties: Financial service providers, such as companies engaged in providing home mortgage or home equity loans, Others, such as nonprofit organizations involved in community development. We may also disclose personal information about you to third parties as permitted by law and to those in which we have funding agreements with.

Confidentiality and Security

We restrict access to personal information about you to those of Staff who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. Debthelper.com uses locked files, user authentication and detection software to protect your information. Debthelper.com safeguards comply with regulations to guard your personal information.