



GREENPATH COUNSELING DISCLOSURE & PRIVACY POLICY

GreenPath has been helping people with financial problems since 1961. Our process is simple. We will do a budget analysis that will examine your financial situation, discuss the factors that may be the cause of your problems, and explore your options for developing a reasonable plan for dealing with them. GreenPath is a member of the National Foundation for Credit Counseling (NFCC). The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, GreenPath is a HUD approved housing counseling agency. We are accredited by the Council on Accreditation (COA), an independent third-party organization that reviews and monitors entities that provide services to families. We are a non-profit agency that operates in accordance with Section 501(c)(3) of the Internal Revenue Code.

Your privacy is important to us. We make certain that all information shared orally, electronically, and in writing will be managed within legal and ethical considerations. We will not disclose any of your personal information to third parties without your consent. We will take precautions to disclose information only to those who have a right to know. A copy of our entire privacy policy is available upon request or can be accessed from our website.

Please read the following statements carefully so that you will understand the procedures for the counseling session.

- I understand GreenPath Debt Solutions (GreenPath) will provide a confidential financial assessment during which a qualified certified credit counselor will complete the assessment. The counselor will review all action plans developed.
- I understand that I may accept or reject any part of the written assessment. The assessment may include the following options:
 - a) I will handle any financial concerns on my own.
 - b) I will choose to enroll in GreenPath's Debt Management Plan (DMP). The DMP serves the dual role of helping you repay your debts and helping creditors receive the monies owed to them.
 - c) My counselor may answer questions about bankruptcy, but not give legal advice. I will contact an attorney for legal advice. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances. I will inform GreenPath if I decide to file bankruptcy.
 - d) A counselor may refer me to other services as appropriate. These services may be able to assist with particular issues that have been identified.
- GreenPath is approved by HUD to provide the following housing counseling services: mortgage delinquency/default resolution, pre-purchase, rental, and reverse mortgage counseling. I understand that I am not obligated to receive, purchase or utilize any other services offered by GreenPath in order to receive housing counseling services.
- GreenPath will not obtain a copy of my credit report without my consent.
- GreenPath will not inform any credit-reporting agency of my participation in the DMP. GreenPath has no responsibility or obligation for any past, present, or future credit rating I receive. In certain circumstances, a DMP may negatively affect my credit rating. In the event that the counselor suggests a DMP, I will receive complete details of the DMP, its requirements, and the responsibilities of GreenPath and myself.
- I understand that a portion of GreenPath's funding comes from creditors participating in DMPs. Since creditors have a financial interest in getting paid, some are willing to make a contribution to help fund GreenPath. These contributions are usually calculated as a percentage of payments you make through your DMP, up to 15%. GreenPath will work with all creditors regardless of whether they contribute.
- All fees for services will be disclosed and payment methods agreed upon prior to delivery of services.
- I understand that if I have a concern regarding the services I have received, I may contact any member of the team with whom I am working. A copy of the Customer Concern Process will be provided to me upon request, should it become necessary to file a formal complaint. In addition, I reserve the right to file a complaint with the appropriate state authority.
- In the future, my information may be used for confidential research and/or accessed for quality assurance purposes. I understand that I am not under any obligation to participate if contacted.
- Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy Code, 11 U.S.C. Sec. 101 et seq.