



## DISCLOSURE STATEMENT

I understand that the agency provides information and education on numerous loan products and housing programs and I further understand that the housing counseling and education services I receive from Wealth Watchers in no way obligates me to choose any particular loan products or housing programs and I may use services other than those provided by Wealth Watchers. Services and products that Wealth Watchers can assist with are listed below:

1. Pre-Purchase Counseling- Wealth Watchers provides one-on-one counseling regarding pre-purchase; pre-rental search assistance/mobility; fair housing; budgeting for mortgage or rent payments; and money management
2. Pre-Purchase Homebuyer Education Workshops- Wealth Watchers provides group and online education regarding homeownership readiness and preparation
3. Financial Management/Budget Counseling- Wealth Watchers provides one-on-one counseling regarding developing a budget, looking at spending habits, reducing existing debt, and developing savings strategies
4. Financial Budgeting and Credit Repair Workshops- Wealth Watchers provides group education regarding the basics of banking, credit, financial planning, money management and savings and investing
5. Mortgage Delinquency/Default Resolution Counseling- Wealth Watchers provides education and counseling regarding resolving or preventing mortgage delinquency
6. Resolving/Preventing Mortgage Delinquency- Wealth Watchers provide one-on-one counseling regarding how to: restructure debt, obtain recertification for mortgage subsidy, establish reinstatement plans, seek loan forbearance, and manage household finances
7. Non-Delinquency Post-Purchase Workshop/Counseling - Wealth Watchers provides group education and one-on-one counseling regarding resolving or preventing mortgage delinquency and default; converting home equity into cash; seeking favorable mortgage loan terms; budgeting and financial management; real estate taxes and insurance; and home maintenance
8. Rental Housing Workshops- Wealth Watchers provides group education sessions regarding renter-related topics, including: helping clients obtain and utilize rent subsidies; pre-rental search assistance/mobility counseling; budgeting for rent payments; educating clients on landlords' and renters' rights
9. Rental Housing Counseling- Wealth Watchers provides one-on-one counseling regarding renter-related topics, including: helping clients obtain and utilize rent subsidies; pre-rental search assistance/mobility counseling; budgeting for rent payments; educating clients on landlords' and renters' rights
10. Services for Homeless Counseling- Wealth Watchers provides referrals to social, community, and homeless services such as emergency shelter or transitional housing

Wealth Watchers Inc. does not offer legal counsel or services. Wealth Watchers Inc. staff members will provide counseling, group education and/or instructional information only regarding your housing, personal financial management or credit situation under this program.

Wealth Watchers Inc. does not provide debt consolidation services nor will any member of Wealth Watchers Inc.'s staff takeover or assume responsibility for the finances of any participating client.

Wealth Watchers Inc. does not pay or receive fees or other considerations for referrals to or from any program administered by us.

Wealth Watchers Inc. staff members will not recommend that clients participate or engage in any services whereby the staff members themselves or any member of their immediate family have a financial interest.

No staff member of Wealth Watchers Inc. will disclose any personal information without proper authorization of the participant.

Wealth Watchers Inc. strongly believes in and promotes housing choice. To that end, Wealth Watchers Inc. does not endorse any realtor or lender.

Because of the relationship between Wealth Watchers Inc. and Bank of America, Fannie Mae, Ocwen and Wells Fargo, should you choose to utilize the services of this entity, they may provide Wealth Watchers, Inc. with a financial or other benefits.

All of Wealth Watchers Inc. programs and services are required to educate participants. Please be advised that you, the client, are not obligated to receive, purchase or utilize any other services offered by Wealth Watchers Inc. or its exclusive partners, in order to receive housing counseling services. I acknowledge that I have received a copy of the Agency Disclosure Statement and accept its provisions

Applicants Name (print): \_\_\_\_\_

Date: \_\_\_\_\_

Applicants Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicants Name (print): \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicants Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Counselor Signature: \_\_\_\_\_

Date: \_\_\_\_\_

