

Credit.org is a U.S. Department of Housing and Urban Development (HUD)-approved housing counseling agency and a non-profit consumer credit counseling organization dedicated to helping individuals improve their financial well-being. We offer counseling and education on topics such as reverse mortgages, credit, debt, bankruptcy, and referrals to other services that may suit your needs. Additionally, we provide debt management programs for those seeking assistance with unsecured debt.

Credit.org offers a range of housing counseling and financial education services, including:

- **Financial Management & Budget Counseling** – One-on-one sessions focused on budgeting, managing income and expenses, building savings, and creating financial goals.
- **Comprehensive Credit Report Review** – In-depth analysis of your credit reports to identify errors, understand credit score factors, and develop strategies for improvement and long-term credit health.
- **Reverse Mortgage (HECM & Proprietary) Counseling** – HUD-approved counseling for seniors exploring reverse mortgage options, including eligibility, costs, and long-term impacts.
- **Rent4Success Counseling** – Education and guidance for current and aspiring renters on how to be successful tenants, including understanding lease terms, building rental history, budgeting for housing, and preparing for long-term stability.
- **Pre-Purchase Counseling** – Education for aspiring homebuyers on credit improvement, budgeting, and preparing for mortgage qualification and homeownership readiness.
- **Post-Purchase Counseling (Non-Delinquency)** – Resources for new homeowners to maintain stable ownership through budgeting support, maintenance planning, and financial check-ins.
- **Disaster Recovery Counseling** – Short- and long-term recovery planning for individuals and families impacted by disasters, including housing, insurance, and financial recovery.
- **Delinquency & Foreclosure Counseling** – Guidance for homeowners behind on mortgage payments, including workout options, foreclosure prevention, and financial stabilization strategies.
- **Reverse Mortgage Default Counseling** – Specialized support for seniors at risk of defaulting on a reverse mortgage due to unpaid taxes, insurance, or property charges, with guidance on resolving delinquencies and preserving homeownership.
- **Rental Delinquency Counseling (Rent4Recovery)** – Personalized support for renters who are behind on rent or facing eviction, with a focus on resolving delinquencies, understanding tenant rights, and connecting to local resources and rental assistance programs.
- **Homelessness & Housing Crisis Counseling** – Support for individuals currently in shelters or temporary housing, focusing on securing stable, long

Credit.org also provides education services, such as group education workshops that cover topics like financial literacy and homebuyer education. We also offer First-Time Homebuyer classes which provide consumers with comprehensive education on the homebuying process. Credit.org's FIT (Financial Instructional Training) Academy is a free, self-paced eLearning platform delivering concise financial lessons at any time. FIT empowers learners to strengthen money-management skills for lasting financial health.

Credit.org collaborates with various organizations to enhance our service delivery and reach more clients in need. Our joint marketing partners include Identity Intelligence Group, LLC, Credit Swag Ventures, Inc. dba Creditanddebt.org, and Consumer Credit Counseling Service of San Francisco (dba Balance).

As a counseling client, you are not obligated to participate in any of these services. You are entitled to choose whatever services and/or products that best meet your needs. We may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

Our services are funded through donations and grants from various sources, including mortgage lenders, servicers, government agencies, program administrators, and grantors like the U.S. Department of Housing and Urban Development, as well as other non-profit and for-profit organizations. In some cases, we may receive a fee from a mortgage lender, servicer, or one of our industry partners for services we provide, such as Bank of America, and Federal Home Loan Bank.

During your counseling session, we'll review your current financial and housing situation, create a personalized budget, and provide a Client Action Plan with tailored resources and recommendations.

As you may know, reverse mortgage counseling is a mandatory step for anyone seeking a reverse mortgage loan, and it must be completed before you incur any loan-related costs. You will receive a Certificate of Counseling after the session, which will be valid for six months. Please note that Credit.org does not promote, endorse, or recommend any specific reverse mortgage products or lenders.

While we do charge a nominal fee for certain services, you are not obligated to receive services from us or our partners. If cost presents a hardship, managers may reduce or waive the fee. Please see our Services Fee Schedule for full details. You are also welcome to explore other nonprofit agencies, such as the NFCC or FCAA, for additional support.

Please note that we cannot offer legal or tax advice; for those needs, we recommend consulting with a licensed professional.

#### Privacy Statement

At Credit.org, your privacy is our priority. We never sell your information but may share it with funding organizations or companies that support our everyday operations. You'll receive a copy of our full privacy policy following your session.

## CLIENT AUTHORIZATION

Springboard Nonprofit Consumer Credit Management, Inc. dba Credit.org is a nonprofit community service organization dedicated to providing financial education, confidential counseling and debt relief programs to all segments of society. Services are available to any member of the community without regard to race, religion, national origin, gender, social position, handicap, financial status or ability to pay. All client information is held in strict confidence.

**Print Name(s):** \_\_\_\_\_

**I/we authorize Credit.org to:**

- Provide counseling and education on any services offered by Credit.org.
- Review my/our budget, including income and detailed monthly expenses.
- Access and review my/our Consumer Report Information (credit report). Obtain additional credit reports, as needed, for follow-up counseling or ongoing case management. Credit report inquiries completed by Credit.org are "soft pulls" and will not affect my/our credit score.
- Collect, use, and share public and nonpublic personal financial information - including, but not limited to, housing or rental payment history, Social Security number, credit score, income, expenses, debts, and other financial records - solely for the purpose of providing counseling, education, program eligibility determination, and related services.

**Declaration:**

- I acknowledge receipt of Credit.org's privacy policy – "What does Credit.org do with your personal information?"
- I hold Credit.org, its employees, officers, directors, volunteers and agents harmless from any claim, suit, action, or demand by my creditors or any other person arising out of or in connection with Credit.org's provision of money management and budget counseling.

Nothing herein shall apply to actions or claims under provisions of U.S. Bankruptcy Code, 11 U.S.C. § 101, et seq.

I/we understand this Authorization will remain in effect until I/we modify or cancel it, in writing, and notify Credit.org.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_