

Prosperity Unlimited, Inc. Disclosures and Authorization Agreement

1. I/We understand that Prosperity Unlimited, Inc. provides pre-purchase, refinance, rental and foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendation for handling my finances, including attending Recovery Counseling (if applicable) which may include additional counseling sessions and workshop. (as well as being referred to other agencies as appropriate)
2. I/ We authorize Prosperity Unlimited, Inc. to release credit, financial, employment and other information to other agencies or firms as may be essential to the solving of our housing situation.
3. I/We understand that Prosperity Unlimited, Inc. received Congressional funds through the **National Foreclosure Mitigation Counseling (NFMC)** and/or the **Department of Housing and Urban Development's Housing Counseling (HUD)** programs and, as such, is required to share some of my personal information with the NFMC/HUD programs administrator or their agents for the purpose of program monitoring, compliance and evaluation (if applicable).
4. I/We give permission for NFMC/HUD program administrators and/or their agents to follow up with me between now and next three (3) years from the date signed for the purposed of program evaluation.
5. I/We acknowledge that I have received a copy of Prosperity Unlimited, Inc.'s **Privacy Policy**.
6. 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. I understand that I am not obligated to use any of the services offered to me.
7. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
8. I/We understand that Prosperity Unlimited, Inc. provides information and education on numerous loan products and housing program and I further understand that the housing counseling I receive from them in no way obligates me to choose any of these particular loan products or housing programs.

DISCLOSURE STATEMENTS

Prosperity Unlimited, Inc., is provides services in housing counseling, homebuyer's education and financial literacy workshops. In additional we provide the services below:

- Builds and sells its own affordable houses as well as purchase, rehabilitate and sells houses,
- Provide information on mortgage loan products from different lenders (including FHA insured) – a minimum of three(3),
- Administers various down payments and closing costs assistance,
- Operates a real estate firm.

Prosperity may or does receive funding for housing counseling/Homebuyer's Education and/or sponsorship from Wells Fargo Bank, Fifth Third Bank, City of Concord, Fannie Mae and N. C. Housing Finance Agency.

*By signing this disclosure, I/We understand that I/We **are under no obligation** to participate in the above mentioned activities (such as pursuing a loan with the above lenders) and if I/We choose to partake of any additional services and allow Prosperity Unlimited, Inc. or its exclusive partners to provide the selected service(s), it is with full understanding that I/We have given the matter thorough consideration.*

I acknowledge that I have read and understand the above mentioned and each has been reviewed with me.

Printed:	Printed:		
Applicant:	Co-Applicant:		
Date:	Date:		
FOR ORGANIZATION USE ONLY			
Attested by:	Date		
Prosperity Unlimited Representative P. O. Box 1095; Concord, NC 28025-1095	Phone: 704-933-7405; Fax: 704-938-7431		
Copy of this document was given to client: <i>(circle one)</i>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">Yes</td> <td style="width: 50%; text-align: center;">No</td> </tr> </table>	Yes	No
Yes	No		