



Financial Guidance Center
A Division of Money Management International
2650 South Jones, Las Vegas, NV 89146
Tel: 702-364-0344, 800-451-4505 Fax: 702-364-5836
www.FinancialGuidanceCenter.org

Dear Client:

Thank you for contacting Financial Guidance Center (FGC), a division of Money Management International, regarding our homebuyer down-payment assistance program.

COPIES of the following documents must be provided at the time of your scheduled appointment. Please ensure they are copies, as we do not make copies and originals will not be returned. If **ALL** information is not provided at the time of your appointment, it will be necessary to schedule another appointment as we are unable to begin the process of assistance without all requested documentation.

Additional information that must be provided at the time of your scheduled appointment includes:

- ✓ Three (3) months most recent pay stubs for everyone in the household over the age of 18
- ✓ First paystub of pay period for current year: (**NOTE:** the Gross Earnings for the 1st pay period and the Year To Date or YTD will be the same amount).
- ✓ Last two (2) years of tax returns (must be signed), W-2s & 1099s for all wage-earners
- ✓ Three (3) months most recent bank statements for all accounts, all pages, even if blank
- ✓ Copy of current rental lease agreement, all pages
- ✓ Picture identification for all buyers
- ✓ Social security card and date of birth for all members of the household

We look forward to assisting you in fulfilling your goal of homeownership.



A HOME OF MY OWN APPLICATION

Please answer the following questions to help us determine your ability to qualify for the Homebuyer's program. All answers will be held in strict confidence between Financial Guidance Center and its participating institutions.

Failure to answer questions completely and accurately may result in denial of the application. Please print clearly!

PERSONAL DATA

Name: Social Security Number: DOB
Co-Applicant: Social Security Number: DOB
Address: Marital Status: M Sgl D Sep
City State Zip
Telephone (home) Number of children Ages
Email:
Have you owned a home in the past three years? Yes No Resident of Clark County yrs
Do you live in public and/or Indian housing or receive assistance? Yes No

BORROWER'S INCOME AND EMPLOYMENT

Company Name: Years on Job
Address: Zip Phone
Annual Salary \$ Monthly Salary \$ Hourly Wage
Hours worked per week: Job Title: Time in profession

If employed in current position for less than 2 years or currently employed in more than one position, please complete the following:

Company Name: Date of Departure
Address: Zip Phone
Job Title: Salary Rate: Time on Job:

CO-BORROWER'S INCOME AND EMPLOYMENT

Company Name: Years on Job
Address: Zip Phone
Annual Salary \$ Monthly Salary \$ Hourly Wage
Hours worked per week: Job Title: Time in profession

If employed in current position for less than 2 years or currently employed in more than one position, please complete the following:

Company Name: Date of Departure
Address: Zip Phone
Job Title: Salary Rate: Time on Job:

ADDITIONAL INFORMATION

Child Support Income: \$ Other Income: \$ Source(s):

Name of Bank (checking acct) Balance:\$ Acct #:
Name of Bank (savings acct) Balance:\$ Acct#
Other Assets (Retirement, Savings, etc)

Do you currently own more than \$15,000 in assets (excluding 2 cars and furnishings) Yes No

MONTHLY EXPENSES

Monthly Rent:\$_____ Average Monthly Utilities: \$_____
Auto Loans: \$_____ Per month Unpaid Balance: \$_____ Months Left:_____
Credit Card Name_____ Acct #_____ Balance_____ Pmt_____
Credit Card Name_____ Acct #_____ Balance_____ Pmt_____
Credit Card Name_____ Acct #_____ Balance_____ Pmt_____
Student Loan \$_____ Per month Balance:\$_____ Other Loan:\$_____ Balance:\$_____
Child Support Payments:\$_____ Per month Child Care Payments: \$_____ Per month

Buyer must disclose all open lines of credit at point of application. Failure to do so may result in denial of the application.

CREDIT HISTORY

Do you have credit established? Yes___ No___ How many years? ___
Type of credit (credit cards, car loans, department store, etc)_____

Have you ever been late on any payments? Yes___ No___ If so, how many times _____
Have you declared bankruptcy in the past 10 years? Yes___ No___ If so, date of discharge _____
Are there any outstanding judgments against you? Yes___ No___ Amount \$ _____
Do you have any outstanding collection accounts? Yes___ No___ Amount \$ _____
How did you hear about the A Home of My Own Program? _____

Have you been in contact with a Realtor or Lender? Yes__ No__ If so, name & phone _____

This application is not a guarantee by Financial Guidance Center to provide financial assistance or housing.

Applicant Signature _____ Date: _____

Co-Applicant Signature: _____ Date: _____

The following information is not required but would assist us in fulfilling the Department of Housing & Urban Development (HUD) requirements.

Applicant
Ethnicity (select only one)
___ Hispanic or Latino
___ Not Hispanic or Latino
Race: (select only one)
___ American Indian/Alaskan Native
___ Asian
___ Black/African American
___ Native Hawaiian/Pacific Islander
___ White
___ Choose not to answer

Co-Applicant
Ethnicity (select only one)
___ Hispanic or Latino
___ Not Hispanic or Latino
Race: (select only one)
___ American Indian/Alaskan Native
___ Asian
___ Black/African American
___ Native Hawaiian/Pacific Islander
___ White
___ Choose not to answer

Do you or anyone in your family have any special needs? Yes__ No__ If yes, specify _____

Have you completed any self-sufficiency programs? Yes__ No__ If yes, specify _____

MONTHLY BUDGET

MONTHLY LIVING EXPENSES

FIXED LIVING EXPENSES	
Rent Payment	\$
Renter's Insurance	\$
Car Payment #1 Purchase ___ Lease ___	\$
Car Payment #2 Purchase ___ Lease ___	\$
Child Care	\$
Alimony	\$
Tax Installments - IRS	\$
Child Support Ages _____	\$
Auto Insurance	\$
Life / Medical Insurance	\$
Savings	\$
A. TOTAL FIXED EXPENSES	\$
FLEXIBLE EXPENSES	
Groceries (including lunches)	\$
Cable TV	\$
Electricity	\$
Gas	\$
Water / Sewage / Garbage	\$
Telephone	\$
Family Clothing	\$
Dry Cleaning / Laundry	\$
Gasoline / Auto Maintenance	\$
Diapers / Formula / Baby Supplies	\$
Barber Beauty Shop	\$
Movies / Sporting Events / Entertainment	\$
Cigarettes / Tobacco / Alcohol	\$
Union / Club Dues	\$
Medical (Co-pay)	\$
Dental / Optical (Co-pay)	\$
Drugs / Medication (Co-pay)	\$
Church / Charities	\$
Bank Service Charges	\$
Miscellaneous	\$
	\$
B. TOTAL FLEXIBLE EXPENSES	\$
TOTAL EXPENSES (A + B)	\$

REQUEST FOR VERIFICATION OF EMPLOYMENT

EMPLOYER- please complete part II, sign and return directly to Financial Guidance Center.
Please do not give this form to the applicant.

PART 1 **REQUEST**

TO:	FROM: Financial Guidance Center 2650 S. Jones Blvd. Las Vegas, NV 89146 (702) 364-0344	
SIGNATURE:	TITLE: Director myriam.ramirez@moneymanagement.org	DATE:

To my Employer: I have applied for mortgage assistance and stated that I am now or was formerly employed by this company. My signature below authorizes you to verify this information.

Name & Address of Applicant	Employee# or Social Security #	SIGNATURE

PART II **VERIFICATION OF PRESENT OR PAST EMPLOYMENT**

Applicant's Date of Employment	Current Base Pay: ___ Annual ___ Monthly \$ _____ ___ Weekly ___ Hourly ___ Other
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EARNINGS

BASE PAY OVERTIME COMMISSIONS BONUS

Current Year _____
 Previous Year _____
 Date and amount of next scheduled pay increase _____
 Present Position _____
 Remarks (If paid hourly, please indicate average hours per week) _____

Signature of Employer	Title	Date

CREDIT RELEASE

Re: _____
Print Name(s)

Current Address

City, State, Zip

TO WHOM IT MAY CONCERN:

The undersigned have applied for a real estate loan through the *Home of My Own* program with Financial Guidance Center (FGC), a division of Money Management International. FGC or its designee is hereby authorized to obtain a credit report and any other credit information they may require in connection with said loan application, including, but not limited to, employment history, mortgage or rental ratings, and checking or savings account verifications.

The party to whom this notice is sent is hereby authorized to release all information requested by FGC.

A photocopy of this release is to be considered as valid as the original.

Applicant

Co-Applicant

Social Security Number

Social Security Number

Date

Date

Deed Restriction Disclosure

The applicant agrees and understands that down payment assistance funds received through A Home Of My Own requires units remain affordable to low-income purchasers for the stated term of compliance or until the Applicant’s Residence is sold, transferred, or otherwise alienated, and the subsidy provided by WISH or IDA funds is recaptured. Applicant agrees to execute the Promissory Note and Deed of Trust in favor of the lender and to comply with and/or acknowledge a five (5) year deed restrictions.

You will be required to obtain and maintain a fire/hazard insurance policy covering the subject property.

The subject property must be used as your primary residence. You are not allowed to rent out the subject property during the period of affordability.

If you refinance or sell the property before the five (5) year deed restriction period has passed, match funds will be recaptured on a pro-rated basis.

In the event of foreclosure, all deed restrictions contained herein in the Deed of Trust will terminate.

Once the affordability / restrictive period has passed, the promissory note and deed of trust will be forgiven (provided that you have complied with the above deed restrictions).

I/We understand and agree upon the above Deed Restrictions and will comply with the same:

Applicant

Applicant

FGC Authorized Representative

Date

Verification of Employment Fees

As an applicant of the FGC *A HOME of My Own* program, I understand and agree to the following:

Up to \$110.00 Verification of Employment and/or income verification fee will be charged for each employer that must be contacted for a verification of employment and/or income verification for all programs.

This fee is non-refundable. _____ (initials).

These costs are the responsibility of the applicant(s) and must be paid by money order or cashier's check at the time of application.

Applicant

Date

Co-Applicant

Date

FGC Authorized Representative

Date

WATCH OUT FOR LEAD-BASED PAINT POISONING!

If the home you intend to purchase was built before 1978, it may contain lead based paint. About three out of four pre-1978 buildings have lead-based paint.

WHAT IS LEAD POISONING?

Lead poisoning means having high concentrations of lead in the body. LEAD CAN:

- Cause major health problems, especially in children under 7 years old.
- Damage a child's brain nervous system, kidneys, hearing, or coordination.
- Affect learning.
- Cause behavior problems, blindness, and even death.
- Cause problems in pregnancy and affect the baby's normal development.

WHO GETS LEAD POISONING?

Anyone can get it, but children under 7 are at the greatest risk, because their bodies are not fully-grown and are easily damaged. The risk is worse if the child:

- Lives in an older home (built or constructed before 1978, and even more so before 1960).
 - Does not eat regular meals (An empty stomach accepts lead more easily).
 - Does not eat enough foods with iron or calcium.
 - Has parents that work in lead related jobs.
 - Has played in the same places as brothers, sisters, and friends who have been lead poisoned. (Lead poisoning cannot be spread from person to person; it comes from contact with lead).
- Women of childbearing age are also at risk, because lead can cause miscarriages, premature births, and the poison can be passed on to their unborn babies.

WHERE DOES IT COME FROM?

The lead hazards that children most often touch are lead dust, leaded soil, loose chips, and chewable surfaces painted with lead-based paint. A child may be harmed when it puts into its mouth toys, pacifiers, and hands that have leaded soil or lead dust on them. Lead also comes from:

- Moving parts of windows and doors that can make lead dust and chips.
- Lead-based paint on windows, doors, wood trim, walls, and cabinets in kitchens and bathrooms, on porches, stairs, railings, fire-escapes and lamp posts.
- Soil next to exterior of buildings that have been painted with lead-based paint and leaded gasoline dust in soil near busy streets.
- Drinking water (pipes and solder).
- Parents who may bring lead dust home on skin clothes and hair.
- Colored newsprint and car batteries.
- Highly glazed cookware and pottery from other countries.
- Removing old paint when refinishing furniture.

In recent years some uses of lead in products that could cause lead poisoning have been reduced or banned. This is true for lead in gasoline, lead in solder used in water pipes, and lead in paint. Still, a great deal of lead remains in and around older homes, and lead-based and accompanying lead dust are seen as the major sources.

HOW DO I KNOW IF MY CHILD IS AFFECTED?

Is your child:

- cranky?
- vomiting?
- tired?
- unwilling to eat or play?
- complaining of stomach aches or headaches?

- unable to concentrate?
- hyperactive?
- playing with children who have these symptoms?

These can be signs of lead poisoning. However, your children might not show these signs and yet be poisoned; only your clinic or doctor can test for sure.

WHAT CAN I DO ABOUT IT?

Your child should first be tested for lead in the blood between six months and one year old. Ask your clinic or your doctor to do it during a normal checkup. Your doctor will tell you how often you should have your child tested after that. A small amount of lead in the blood may not make your child seem very sick, but it can affect how well he or she can learn. If your child does have high amounts of lead in the blood, you should seek treatment have your home tested for lead-based paint and lead dust.

HOW DO I KNOW IF MY HOME HAS LEAD-BASED PAINT?

The appraisal does not determine whether a home actually has lead-based paint. It only identifies whether there are defective paint surfaces that might have lead-based paint. Therefore, the only way that you can know for sure is to have the home tested by a qualified firm or laboratory. Both the interior and the exterior should be tested. You should contact your local health or environmental office for help.

WHAT DO I DO IF MY HOME DOES HAVE LEAD PAINT?

Do not try to get rid of the lead-based paint yourself; you could make things worse for you and your family. If your home contains lead-based paint, contact a company that specializes in the abatement of lead-based paint. Have professionals do the job correctly and safely. This may cost thousands of dollars, depending on the amount of lead-based paint and lead dust found in your home, but it will also protect you and your children from the affects of lead poisoning. In the meantime here are some things that you can do to immediately protect your child:

- Keep your child away from paint chips and dust.
- Wet-mop floors and wipe down surfaces often, especially where floors and walls meet. Be sure to clean the space where the window sash sits on the sill. Keeping the door clear of paint chips, dust, and dirt is easy and very important to do. Do not sweep or vacuum lead-based paint chips or lead dust with an ordinary vacuum cleaner. Lead dust is so fine that it will pass through a vacuum cleaner bag and spread into the air that you breathe.
- Make sure that your children wash their hands frequently and always before they eat
- Wash toys, teething rings, and pacifiers frequently.

WILL HUD INSURE A MORTGAGE ON A HOME WITH LEAD BASED PAINT?

HUD may insure a mortgage on a house even with lead-based paint if defective surfaces are treated. HUD will not remove it. You will have to pay for the cost of removal yourself.

I acknowledge that I have received and read a copy of this Notice before signing the sales contract to purchase my home.

Applicant

Date

Applicant

Date

FGC Authorized Representative

Date

Financial Guidance Center
2650 South Jones Blvd
Las Vegas, Nevada 89146
(702) 364-0344

Re: FGC Counseling Fee Disclosure

As an applicant of the FGC WISH/IDA Program, I understand and agree to the following:

The **FGC counseling fee** of:

_____ \$1,350 (WISH)
_____ \$1,350 (IDA)

As disclosed on the Closing Disclosure, is due and payable to FGC upon your loan closing.

A copy of this release will be provided to your loan officer, and the Title Company.

Applicant

Date

Applicant

Date

FGC Authorized Representative

Date

FGC Counseling fee should be payable to:
Financial Guidance Center

Mail or deliver to:
Financial Guidance Center
Attn: Myriam Ramirez
2650 South Jones Blvd.
Las Vegas, NV 89146

Approved Participating Lender Disclosure

Clients accessing down payment assistance funds through Financial Guidance Center (FGC) are required to utilize an FGC approved participating lender. The applicant agrees and understands that FGC will provide a list of approved participating lenders to an applicant upon request. The lenders listed have supplied FGC with loan products that are reviewed and approved to insure the loan products offered to the clients of FGC are in the client's best interest. The loan products offered to the clients of FGC were developed for clients that meet the guidelines of the FGC homebuyer's program and the use of WISH funds and/or Individual Development Account (IDA) funds. Each participating lender may offer incentives to the clients of FGC. FGC encourages clients to select a lender with whom the buyer has comfort and confidence.

Applicant

Date

Applicant

Date

Verbal Agreement of Services

Housing Counseling Agreement of Services

1. Money Management International, Inc. (MMI) is a nonprofit agency. Today, I will counsel you on your financial options, including housing, and provide you with an action plan. During our counseling session, I may suggest that you consider using other MMI services and offer community or housing referrals. You are under no obligation to learn more about these services and referrals or engage them. If debt management is recommended for you alternative debt management service providers may be found by visiting the National Foundation for Credit Counseling website at www.nfcc.org. Your session will not be affected if you choose not to follow my suggestions.
2. Our counseling services are confidential, but your call may be monitored or recorded to ensure the highest level of quality. Additionally, our services are monitored for compliance and research purposes, and those findings are also kept confidential to protect your privacy. MMI's privacy notice is available on our Web site, which is moneymanagement.org.
3. In order to provide free debt counseling, we accept contributions from the community, including creditors. We may seek a fee for specific housing counseling programs. If you are unable to afford this fee, in accordance with our Fee Waiver policy, you will not be denied services including counseling or a certificate.
4. I am not an attorney and cannot give legal advice. For legal or tax advice, including bankruptcy, you need to contact other professionals.
5. To better understand your financial situation, MMI will obtain an internal credit report that does not appear as a consumer inquiry on your credit record. This credit report will be kept confidential and will only be used for legitimate business purposes under the Fair Credit Reporting Act.
6. If MMI provides you with housing counseling services, we are required to provide some of your individual personal information to the U.S. Department of Housing and Urban Development and other third parties responsible for oversight of MMI's use of federal, state, local and other grants. These organizations will also be allowed to review files for monitoring and compliance purposes, and to conduct follow-up with clients related to program evaluation. The personal data collected is protected by the Privacy Act. These third parties must demonstrate that they have systems in place to protect against wrongful disclosure.
7. As part of our session today we may contact your servicer and provide them with documentation of our counseling session. Despite our best efforts, we cannot guarantee any mortgage outcomes as a result of counseling.
8. By providing us with your mother's maiden name you will authorize us to provide counseling for you.

Consumer Credit File Rights Information

MMI does not sell credit reports. However, you should know that when reviewing your credit report, something MMI recommends, you have a right to dispute inaccurate information in your report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or "credit repair" organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling within the preceding 60 days because of information in your credit report. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a "credit repair" organization that violates the Credit Repair Organization Act (CROA). This law prohibits deceptive practices by credit repair organizations. As a tax-exempt nonprofit, MMI is exempt from CROA, and, as a matter of practice, MMI does not offer credit repair services. You have the right to cancel your contract with any credit repair organization for any reason within three business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur. You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch, Federal Trade Commission, Washington, DC 20580.

Your Rights and Responsibilities

You have rights and responsibilities when you enter into any kind of contractual agreement, for example a Debt Management Plan (DMP). We are here to help you pay off your debt, with the understanding that you're committed to do your part as well.

As a client, you have the right

- To receive prompt and appropriate counseling services via telephone or in-person.
- To be treated with dignity and respect in a confidential, professional manner.
- To receive a comprehensive assessment of your financial situation.
- To receive periodic statements of your account activity.
- To have convenient access by phone, automated voice response system, and Web to your creditor account and deposit information maintained by MMI.
- To have your available funds responsibly processed and promptly disbursed.
- To receive quality service from our support team for the duration of your DMP.
- To receive educational materials on relevant financial topics through the MMI website, branch locations, and/or Success newsletter.
- To receive a summary of your rights and responsibilities.
- To review your file in the presence of MMI staff members during regular business hours and to place a statement in your file if you choose.
- To express dissatisfaction through the Problem Resolution Process.
- To discontinue the relationship with our agency at any time, in writing, allowing a 30-day close out period.

As a client, you need

- To take an active role in your DMP by promptly responding to correspondence, email or calls from MMI and notifying MMI of any creditor correspondence.
- To review all statements sent to you by your creditors and by MMI, and to promptly report problems, fees, and/or discrepancies.
- To work actively with MMI to verify the status of creditor proposals and to resolve any that are rejected.
- To make deposits in full and on time each month using an authorized deposit method.
- To notify MMI promptly if you are not receiving concessions from your creditors.
- To refrain from using credit, without consulting a counselor, until current debts are paid in full.
- To increase the amount of your DMP deposit in order to repay debts in less time.
- To change your due date with your creditors to a date approximately 15 days after your due date with MMI to ensure that your payments are received on time.
- To update MMI with current balances from your creditor statements at least every three months.

Problem Resolution Process

We are committed to providing you with high-quality, professional services. We understand that, occasionally, problems may arise with your plan, and we are confident that our support team will work with you to resolve these problems. If you are not satisfied with the service provided or if you wish to share a concern with a manager, we ask you to follow these steps:

- **Telephone:** Contact your support counselor first. If you wish to speak to a service manager or director, call 888.845.5669, press Option 0, and ask the company operator to connect you to the manager or director who can assist you with your account. If not available immediately, the manager/director will respond to you within two (2) business days, and will continue to work with you until your issue is resolved.
- **Email:** Send an email to concerns@moneymanagement.org.
- **In Writing:**

MMI
Attn: Client Concerns
14141 Southwest Freeway
Suite 1000
Sugar Land, TX 77478-3494

FACTS**WHAT DOES MONEY MANAGEMENT INTERNATIONAL, INC. (MMI) DO WITH YOUR PERSONAL INFORMATION?**

Improving lives through financial education.

Why?

Financial organizations choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you seek from us. This information can include:

- Social Security number
- Employment information
- Credit card or other debt information
- Income and expense information
- Asset and liability information, including mortgage information
- Medical debt information
- Credit history and credit scores

When you are *no longer* our client, we continue to share your information as described in this notice.

How?

All financial organizations need to share their clients' personal information in order to provide the services requested by their clients. In the section below, we list the reasons financial organizations can share their clients' personal information; the reasons MMI chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MMI share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), and respond to court orders and legal investigations	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial organizations — organizations that help consumers with financial problems	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes*	Yes

Questions and how to opt out?

Call toll-free 888.845.5669 or email your request to Privacy@MoneyManagement.org. If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Who are we?**Who is providing this notice?**

This privacy notice is being provided by MMI and its related organizations, Money Management International of Massachusetts and Mapping Your Future.

What we do	
How does MMI protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Also, MMI only allows employees, authorized service providers and other parties as required or permitted by law to access your information.
How does MMI collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ● seek budget and debt counseling, bankruptcy counseling and education, housing counseling services or contact us for other information ● give us your contact information ● seek advice about your debt, including your mortgage ● give us your employment and financial information, including information about your income and debts ● provide us your mortgage information ● request assistance with a lender's loan modification process ● provide us information on our web site We also may collect your personal information from others, such as credit bureaus, unsecured creditors, mortgage servicers, and other companies.
Why can't I limit all sharing?	MMI needs this information and the ability to share it so that we can help you. If you were able to limit us fully from sharing this information, we would be unable to offer you the assistance you are requesting from us. Federal law gives you the right to limit only: <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes — information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What if I hold an account jointly with someone else?	Your choice will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>Money Management International of Massachusetts is an affiliate of MMI.</i> ● <i>Mapping Your Future is an affiliate of MMI.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include Homeownership Preservation Foundation.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Our joint marketing partners may include other nonprofit organizations and trade groups for our service sector.</i>

Other important information	
<p>California: In accordance with California law, we will not share information we collect about you with companies outside of MMI, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide products and services you request. We will limit sharing among our companies to the extent required by California law.</p> <p>Vermont: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, to service your accounts or to other financial institutions with which we have joint marketing agreements. We may share information about our transactions or experiences with you within our corporate family without your consent.</p> <p>*Please keep in mind that, as permitted by applicable law, if you enroll in a co-branded service with us and one of our joint financial service providers, we share information about you with that company in connection with maintaining and servicing your account, including for that company to market to you. As permitted by applicable law, our products and services are subject to terms and conditions, which may include authorizations and consents to share information about you with your creditors. Federal law does not give you the right to limit this sharing.</p>	