FORECLOSURE PREVENTION COUNSELING AGREEMENT
AND DISCLOSURE STATEMENT

- This counseling agreement is made between DHIC, Inc., and the homeowner(s) listed below.

- The homeowner(s) understands that DHIC, Inc., provides foreclosure prevention counseling after which the homeowner(s) will receive a written client action plan consisting of recommendations for handling their personal finances. The homeowner(s) may be referred to other housing agencies as DHIC, Inc., deems necessary.

- The homeowner(s) understands that DHIC, Inc., received Congressional funds through the North Carolina Housing Finance Agency (NCHFA) and/or funds through the National Foreclosure Mitigation Counseling (NFMC) program, as such, is required to share some of my personal information with NCHFA and NFMC program administrators and/or their agents for purposes of program monitoring, compliance and evaluation.

- The homeowner(s) give authorization for NCHFA and NFMC program administrators and/or their agents to follow-up with me for the purposes of program evaluation.

- The homeowner(s) understand that DHIC, Inc., provides information and education services on numerous loan products and housing programs. The homeowner(s) further understand that the housing counseling I receive from DHIC, Inc., in no way obligates me to choose any of these particular loan products or housing products. The homeowner(s) understand the choice is theirs alone to make.

- The homeowner(s) understand that an Advisor can answer questions and provide information as needed, but under no circumstances, will the Advisor provide or give the homeowner(s) legal advice or tax advice. I will be referred to the appropriate entity, as needed, if I require legal advice or tax advice.

- I acknowledge the receipt of DHIC, Inc., Privacy Policy document.

__________________________________  __________________________________
Printed Name of Homeowner  Printed Name of Homeowner

__________________________________  __________________________________
Signature of Homeowner  Signature of Homeowner

__________________________________  __________________________________
Date Signed  Date Signed