



20127 Office Circle, Georgetown, DE 19947
603 N Church Street, Wilmington, DE 19801
600 S Harrison Street, Wilmington, DE 19805

Disclosures

- **CREDIT REPORTS: DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** and/or its assigned agents may order my/our consumer credit report and discuss my/our current situation with appropriate lenders/other professionals. The information on my/our credit report may be used as necessary for foreclosure prevention/home-ownership/other services. **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** and its agents may obtain any or all documentation or information that they request for investigation and assistance toward my issue resolution. No other use of my/our credit information is authorized by me/us.
- **Written Action Plan:** I understand that **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** agent provides counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.
- **REFERRALS:** I may be referred to other services of the organization or another agency or agencies as appropriate that may be able to assist me with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
- **NO LEGAL ADVICE:** A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will seek appropriate assistance.
- **DCRAC Programs:** I understand that **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** provides numerous programs and I further understand that the services I receive from **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** agent in no way obligates me to choose any particular loan products or housing programs or other products or services.
- **SHARING DATA WITH CREDITORS:** Sharing some of my personal information with creditors may be necessary to effectively resolve my financial difficulties. Information DCRAC may share include my total debt, income, living expenses, and personal information concerning my financial circumstances **with my creditors.**
- **DCRAC receives financial support from a variety of sources:** Visit www.dcrac.org

By signing below, I acknowledge that I have read this disclosure and have received a copy of **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** privacy notice to participate in this program.

Borrower

Co-Borrower

Date