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# Privacy Notice

**PLEASE READ THIS NOTICE CAREFULLY**

**You are required to sign this notice before we can provide Pre-Purchase Counseling.**

DCRAC is committed to ensuring your privacy and we take all precautions to protect your information. **However, as a federally funded program, we may be required to share your private information with our funders.** We will treat your case in a professional and confidential manner. We will protect the privacy of all matters that you discuss with us and all information you provide us to the fullest extent possible. We will discuss your case only with those who need to know. Client forms ARE NOT used for teaching/training purposes. Client files reside in our offices in a locked filing cabinet. To ensure full confidentiality of all clients, we strictly prohibit any media request to interview. Unless a client voluntarily agrees to speak to the media, DCRAC will not share any client information. We will meet you in the privacy of our office.

**Social Security Numbers** The Privacy Act of 1974 makes it unlawful for any Federal, State, or local government agency to deny your participation in this Pre-Purchase Counseling Program if you refuse to provide your social security number. If you do not provide your social security number, services to you may be more limited. You will continue to receive the services we can provide without a social security number.

**Other Private Data** Your name and address are public data. All other data we may ask about you is private data.

**Except for your social security number, providing and agreeing to share your private data is mandatory for participation in this Pre-Purchase Counseling program under the terms of the federal grant from Neighbor-Works that funds the program.**

**Sharing Data with Mortgage Lender** Sharing some of your personal information with your lender may be necessary to effectively help you secure your mortgage. Information we may share include your total debt, income, living expenses, and personal information concerning your financial circumstances **with your lender.**

Our document destruction policy requires us to maintain files for 3 years after the case is closed. Some exceptions apply.

**DCRAC cannot provide Counseling without your signature on the Privacy Notice.**

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**Borrower** **Co-Borrower** **Date**