

JCVision and Associates, Inc.

Statement of Authorization

1. This agreement between JCVision and Associates, Inc. (JCVAI), a Department of Housing and Urban Development (HUD) Certified Housing Counseling Agency, and I/We, the undersigned applicant(s) are entered into on the date indicated below. I hereby employ JCVAI to act on my behalf in speaking with my creditors and other entities/persons that were involved in my contractual agreements with my creditors and mortgage.
2. *I/We further grant JCVAI to intercede and interact with my creditors and mortgage company on my behalf, and release creditors and other entities/persons that were involved in my contractual agreements with my creditors to provide information to JCVAI. I/We authorize you to provide to JCVAI any and all information and documentation that they request. Such information includes, but is not limited to contractual agreements, and forms with my signature, employment history, income, bank money market, loan/credit obligations, pay off amounts/amounts due and similar account balances; credit history; and copies of income tax returns*
3. I agree to cooperate to the fullest extent of my ability with JCVAI in every respect with regard to these obligations and grant JCVAI full authority to adjust, arrange, change, satisfy or settle any and all debts to include any transactions related to my mortgage.
4. I affirm that all information given to JCVAI in this regard is complete and accurate to the best of my knowledge.
5. I/We, the undersigned applicant(s) for assistance in my/our efforts to obtain Housing Counseling, Credit Counseling, and/or Fair Housing complaint, advice and assistance from JCVAI organization, hereby release and hold harmless the agency and staff of JCVision and Associates, Inc. as they pursue this process.
6. I/We fully understand that the staff of JCVAI will not provide me/us legal advice or representation that I/we are fully responsible for obtaining legal counsel as appropriate.
7. I/We further understand that all information provided by me/us will remain strictly confidential. However, I/we authorize the agency to make this information available to anyone having a legitimate and necessary interest therein as determined by JCVision and Associates, Inc.
8. I authorize JCVision and Associates to pull my credit report.
9. A copy of this authorization may be accepted as an original.

The Undersigned:

_____ Client	_____ Date	_____ Mortgage Account #
_____ Client	_____ Date	_____ Mortgage Account #
_____ Witness	_____ Date	_____

JCVision and Associates, Inc.

Where There Is No "Financial" Vision, the People Perish

Consumer Education & Credit Counseling
A Faith-Based Non-Profit Organization
HUD Approved Housing Counseling Agency

135-G East M. L. King, Jr. Drive, Hinesville, GA 31313
Phone: 912.877.4243 Fax: 912.877.4243
Email: jcvision2000@yahoo.com

Development and Property Services Disclosure

JCVision and Associates, Inc. also develops properties that are modestly priced and affordable to many first-time homebuyers. When you complete JCVision's homeownership counseling program and obtain loan approval, you are under no obligation to: rent a unit in one of our properties, purchase one our properties or purchase a home from a private builder that constructs homes in our developments or purchase a home that we sell directly to you. We are sharing this disclosure with you so that you understand your rights and to reveal any potential conflict of interest.

Your rights: As a counselor, JCVision counsels you in preparing for homeownership and of rental responsibilities. In this capacity, JCVision's primary responsibility is to you. You are not obligated to purchase residential real estate or to contract for rental property by JCVision as a condition of receiving counseling services from JCVision. You have the right to consult independent legal counsel regarding this disclosure before signing it.

Acknowledgement: By signing this disclosure, you acknowledge that you have received and red this disclosure notice.

Print Name

Signature

Date

Print Name

Signature

Date

SECOND MORTGAGE LIEN SERVICES DISCLOSURE

The following disclosure and acknowledgement apply to those transaction in which representatives of JCVision and Associates, Inc. may act as your homeownership counselor and may also act as a secondary mortgage loan/lien provider. You are not obligated to use JCVision as your secondary mortgage/lien provider."

Your rights: As a HUD Approved Housing Counseling Agency, JCVision and Associates, Inc. counsels you in preparing for homeownership. In this capacity, JCVision's primary responsibility is to you. JCVision and Associates, Inc. may also act as a secondary mortgage/lien provider. In this capacity, JCVision's primary responsibility is to itself as the secondary mortgage/lien provider. You are not obligated to use JCVision for mortgage/lien provider services as a condition of receiving counseling services from JCVision and Associates, Inc.

However, in order to obtain a secondary mortgage/lien you are required to complete homeownership counseling from a HUD-approved Housing Counseling Agency and purchase designated housing identified by HUD and JCVision as qualified housing units that are eligible to have secondary mortgages from JCVision and Associates, Inc.

You may retain the services of other secondary mortgage/lien providers or a counselor who will represent only your interest in the transaction.

Print Name

Signature

Date

Print Name

Signature

Date

Pre Bankruptcy - Individual Counseling Disclosure

1. This disclosure/agreement between JCVision and Associates, Inc. (JCVAI), a Department of Housing and Urban Development (HUD) Certified Housing Counseling Agency, and I/We, the undersigned applicant (s) is entered into on the date indicated below. I hereby employ to act on my behalf in speaking with my creditors and other entities/persons that were involved in my contractual agreements with my creditors and mortgage and grant JCVAI full authority to contact my creditors to help me resolve delinquencies with my creditors as needed. _____ initial

2. JCVision and Associates, Inc. shall charge a reasonable and nominal fee \$50 for providing credit counseling services. The fee is posted in the reception area and is accessible to the public. Payment shall be made in whole by cash, money order or cashier's check. JCVision and Associates, Inc. will provide services without regard to a client's ability to pay and will not withhold a certificate of counseling because of the client's inability to pay. _____ initial

3. I/We, the undersigned applicant(s) for assistance in my/our effort to obtain credit counseling, education, guidance and assistance from JCVAI organization, hereby release and hold harmless the agency and staff of JCVision and Associates, Inc. as they pursue this process. Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy Code, 11 U.S.C § 101 et seq. I agree to cooperate to the fullest extent of my ability with JCVAI in every respect with regard to these obligations. _____ initial

4. I/We fully understand that the counselors of JCVAI are trained to provide this type of counseling. The counselors are trained and/or certified by any of the following agencies:

*The Association for Financial Counseling and Planning Education
Department of Housing and Urban Development
Georgia Department of Community Affairs
US Department of Agriculture-Rural Development
National Association of Housing Counselors and Agency, Inc.*

Counselors will not provide me/us legal advice or representation that I/we are fully responsible for obtaining legal counsel, as appropriate. I/We further understand that all information provided by me/us will remain strictly confidential. However, I/we authorize the agency to make this information available to anyone having a legitimate and necessary interest therein as determined by JCVAI. _____ initial

5. I/We understand the counseling and activities associated with services provided by JCVAI and negotiations with the creditors to resolve my/our credit account delinquencies (i.e. repayment negotiations, settlements, etc.) may impact my credit report, history, and score. The creditor may choose report any account changes or agreements to the credit bureaus. _____ initial

6. I/We affirm that all information given to JCVAI in this regard is complete and accurate to the best of my/our knowledge. I/We understand that repayment of my debts, and decisions made before and after receiving credit counseling is my/our sole responsibility. I understand if I/we decide to file for a Chapter 13 or Chapter 7 in Bankruptcy Court this decision will affect my credit report, history, score and possibility my ability to obtain employment and/or financial resources in the future. _____ initial

7. Administrator (JCVAI) does not provide any services which can impact your credit report, either positively or negatively. Administrator will provide you with information about your options for dealing with your creditors. Any of these options, if exercised by you, may have a significant impact on your credit report, either positive or negative. Administrator has made a good faith attempt to provide you with unbiased, neutral information explaining the likely impact the exercising particular options would have on your credit report, however Administrator makes no promises, guarantees or warranties, express or implied, as to the information it provides, or to the effects or impacts or any described options that may be exercised by you.

8. I authorize JCVision and Associates, Inc. to pull my credit report.

9. A copy of this disclosure may be accepted as an original.

The Undersigned:

Client

Date

Mortgage Account #

Client

Date

Mortgage Account #