

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