



Homeownership Services Disclosure Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: Wayne Metropolitan Community Action Agency (WMCAA) is a nonprofit, HUD approved comprehensive housing counseling agency.

Our agency provides the following HUD group education workshops: financial literacy; predatory lending, loan scam, or other fraud prevention; fair housing; homelessness prevention; rental; pre-purchase/homebuyer education; non-delinquency post-purchase; and resolving or preventing delinquency.

Our agency also provides the following one-on-one housing counseling services: rental topics; pre-purchase/homebuying; non-delinquency post-purchase; home maintenance and financial management for homeowners; and resolving or preventing mortgage delinquency or default counseling.

We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Client and Counselor Roles and Responsibilities:

Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> • Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history. • Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal. • Preparing a household budget that will help you manage your debt, expenses, and savings. • Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. • Neither your counselor nor Wayne Metro employees, agents, or directors may provide legal advice. 	<ul style="list-style-type: none"> • Completing the steps assigned to you in your Client Action Plan. • Providing accurate information about your income, debts, expenses, credit, and employment. • Attending meetings, returning calls, providing requested paperwork in a timely manner. • Notifying Wayne Metro or your counselor when changing housing goal. • Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended. • Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.
<p>Termination of Services: Failure to work cooperatively with your housing counselor and/or Wayne Metro with result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments and not responding to attempts to contact for more than 60 days.</p>	

Agency Conduct: No Wayne Metro employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: Wayne Metro has financial affiliation with HUD, MSHDA, banks and real estate brokers including CIBC, J.P. Morgan Chase, Wells Fargo, First Merchant, PNC, Fifth Third, Flagstar, Huntington, AAA Bank, ReMax, Century 21, Zanglin Realty, and Island Realty, etc.. These entities provide volunteer professional speakers to enhance the content of workshops. As a housing counseling program participant, you are not obligated to use the products and services of Wayne Metro or our industry partners, including those represented by speakers during workshops.

Alternative Services, Programs, and Products & Client Freedom of Choice: Wayne Metro offers a first-time homebuyer program developed by Michigan State Housing Development Authority (MSHDA). Wayne Metro also builds new and rehabilitates existing housing for purchase through our subsidiary Excellent Construction, LLC. However, you are not obligated to participate in these or other Wayne Metro programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA) Veterans Administration, U.S. Department of Agriculture Rural Development, Detroit Home Mortgage Program, Habitat for Humanity, or various banks and credit unions for mortgage loan programs and products. You may also consider National Faith Homebuyer, U-SNAP-BAC, or Southwest Economic Solutions for other first-time homebuyer programs and properties for purchase. You are entitled to choose the property and the real estate professionals, lenders, and lending products that best meet your needs.

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Wayne Metro and its exclusive partners and affiliates.

Privacy Policy: I/we acknowledge that I/we received a copy of Wayne Metro's Privacy Policy.

Errors and Omissions and Disclaimer of Liability: I/we agree Wayne Metro, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Wayne Metro counseling; and I hereby release and waive all claims of action against Wayne Metro and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, Wayne Metro, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with Wayne Metro grantors such as HUD or MSHDA.

I/we acknowledge that I/we received, reviewed, and agree to Wayne Metro's Program Disclosures.