



*Realizing life's potential*

## Client Disclosure

**About Us and Program Purpose:** JVS is a nonprofit, HUD-approved comprehensive counseling agency. We provide educational workshops and a full spectrum of housing and financial counseling including: Pre-Purchase, Non-delinquency Post-Purchase, Down Payment Assistance, Fair Housing Assistance, Predatory Lending, Foreclosure Prevention, and Financial Management/Debt 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 conformance with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.)

**Client Freedom of Choice:** Clients are not obligated to participate in this or any other JVS programs and servicing while you are receiving housing counseling from our agency. Nor are you required to purchase or utilize any other services offered by JVS or its exclusive partners in order to receive housing counseling services. As a housing counseling program participant, you are not obligated to use the products and services of JVS or our industry partners. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

**Agency Partnerships:** JVS has professional affiliations with HUD, Neighborworks of America, the State of Michigan, Oakland County, Wayne County, the Jewish Federation of Metropolitan Detroit, Jewish Family Service, and various banks including JPMorgan Chase, Fifth Third, and PNC. JVS has financial affiliation with the State of Michigan, Oakland County, the Jewish Federation of Metropolitan Detroit, and the Department of Human Services.

**Alternative Services and Community Resources:** You may consider seeking alternative products and services from entities including the Federal Housing Authority (FHA) for first time homebuyer loan programs, and Oakland Livingston Human Services Agency, Oakland County Housing Counseling, Southwest Solutions for other first-time homebuyer programs or housing counseling services.

You may be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utility payment 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 JVS and its exclusive partners and affiliates. You are not obligated to participate in and other programs or services offered by JVS or its exclusive partners and affiliates in order to receive housing counseling services by JVS.

**Fee-for-Service:** JVS charges \$50.00 for its Homebuyer Education Pre-Purchase Classes. If you have a hardship and are unable to pay, JVS has a waiver procedure and does not limit services offered based on ability to pay. Please direct any questions regarding waiver for services to the Program Manager.

**Agency Conduct:** No JVs 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.

**Quality Assurance:** In order to assess client satisfaction and compliance with grant funding requirements for its funding sources, JVS, HUD, or one of JVS' partners, may contact you during or after completion of your housing counseling services. You may be requested to complete a survey asking you to evaluate your client experience. Your data may be confidentially shared with JVS grantors/ funders such as HUD, Jewish Federation of Metropolitan Detroit, or Michigan State Housing Development Authority (MSHDA).

**Error and Omissions and Disclaimer of Liability:** I/we agree that JVs, 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 JVS counseling; and I hereby release and waive all claims of such against JVs and its affiliates. I have read this document, understand that I have given up 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.

I/we acknowledge that I/we received, and agree to JVS Disclosures.

\_\_\_\_\_ Date: \_\_\_\_\_  
Client Signature

\_\_\_\_\_ Date: \_\_\_\_\_  
Co-Client Signature

\_\_\_\_\_ Date: \_\_\_\_\_  
Housing Counselor