BCL of Texas Customer Rights and Responsibilities

As a BCL of Texas client, you have the right to expect:

1. **One-on-One Homeownership Promotion Counseling, Foreclosure Prevention Consulting and Loss Mitigation Provided at No Charge** – Because BCL of Texas Homeownership programs, is supported by funding from NeighborWorks® America and the City of Austin's Austin Housing Finance Corporation, therefore BCL of Texas, services are provided at no charge to you. **Fees may apply for other training programs or special services (such as Homebuyer Education, credit counseling, etc), materials, and publications.**

2. **Confidentiality of Information Provided** – All BCL of Texas homeownership representatives agree to abide by National Industry Standards for Homeownership Education and Counseling and Foreclosure Intervention Specialty Code of Ethics and Conduct. Information you provide will be held in strictest confidence and will not be released to any parties outside of the BCL of Texas/ NeighborWorks® America network. Information on you will not be sold or provided to other organizations. Specific information on you and the nature of your engagement with BCL of Texas will not be released without your consent. No information you provide will be used to the commercial advantage of any BCL of Texas representative or to the advantage of a third party.
   Exceptions:
   - Information about BCL of Texas service delivery is reported in aggregate to NeighborWorks® America. Specific information about you will not be released without your consent.
   - BCL of Texas will collect and report in aggregate to NeighborWorks® America or The City of Austin on you such as demographic statistics; home information; credit score; the general nature of your engagement with BCL of Texas; and impact statistics such as the counseling outcome.
   - If you were referred to BCL of Texas, BCL of Texas may notify the referrer that you have sought assistance from BCL of Texas. BCL of Texas, however, will not disclose in detail the nature of the assistance you are requesting.

3. **Unbiased Recommendations** – You are free to choose the lender, lending product, builder, mortgage broker, realtor, real estate agency, real estate broker, and home of your choice. BCL of Texas representatives will not knowingly recommend the purchase of goods or services from any individual or firm with which any BCL of Texas representative has a financial, familial or personal interest. BCL of Texas does not have industry or business partners. All recommendations are made to unbiased businesses, organizations, lenders, and programs with recommendations being made in sets of at least 3 or more.

4. **Assistance, Guidance, Recommendations and Counseling** – BCL's Homeownership programs provide counseling assistance group education. BCL of Texas will work with you on your specific issues related to your home. It is your responsibility to accept and implement recommendations. Any recommendations by BCL of Texas representative does not guarantee you in obtaining or keeping your home. BCL of Texas provides assistance your behalf; but not guarantee a positive outcome.

As a BCL of Texas client, you are responsible for:

1. **Participation in Surveys and/or Interviews** – Because this program cares about the quality of services provided, and because it is primarily funded with public support, BCL of Texas undertakes a number of initiatives to ascertain the quality and impact of services provided to you. Your candid feedback is critical to the long-term success of this program.

2. **Accepting Responsibility and Waiving all Claims** – In recognition that you are ultimately responsible for your home and that all decisions pertaining to your home are solely your responsibility, you hereby waive any claims of damages against CEN-TEX CDC dba BCL of Texas and all Homeownership Programs, BCL of Texas representatives, outside professionals engaged by BCL of Texas, and NeighborWorks® America based on any advice or information provided by BCL of Texas.

I have read and understand the above stated terms and conditions.

Client	Print Name	Signature	Date

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