

REBUILDING YOUR CREDIT

REGISTRATION FORM

Pre-Registration is REQUIRED

**Tuesday, November 7, 2017
5:30 p.m. to 8:00 p.m.
Nantucket Community School, Downtown Campus
56 Center Street, Nantucket, MA**

**Registration MUST be at Housing Assistance Corporation
72 hours prior to the class taking place**

Please Print

Participant Name(s) _____

Address _____

City _____ State _____ Zip _____

Place of Employment _____

Address _____

Work Phone _____ Home Phone _____

Email _____

Number of people in household: Adult _____ Children _____

Gross Annual Household Income _____ Rent Own

How did you hear about his workshop _____

All pages to registration form must be submitted to Cheryl at e-mail ckramer@haconcapecod.org or faxed 508-775-7434 or mailed to HAC, 460 West Main Street, Hyannis, MA 02601





Please sign the following release form to obtain your Tri-merged CREDIT REPORT at the workshop.

Release Form

I hereby authorize Housing Assistance Corporation to obtain my credit report in connection with consumer credit education which they are providing. I understand that my credit report and the information therein will be used in compliance with State and Federal law and with the Fair Credit Report Act and will be used solely for the purposes of education and credit counseling. I also understand that I will be receiving a copy of my own credit report and can dispute any information in it. I hereby authorize CoreLogic CREDCO, 12395 First American Way, Poway, CA 92064 to contact the credit bureaus to obtain my credit information.

Participate Name (Print) _____

Participate Signature _____

Social Security Number _____ **Birth Date** _____

Other Name(s) you have used _____

Date _____

Co-Participate Name (Print) _____

Co-Participate Signature _____

Social Security Number _____ **Birth Date** _____

Other Name(s) you have used _____

Date _____

**Please send this registration form to HCEC – Housing Assistance Corporation
460 West Main Street, Hyannis, MA 02601**

For additional information about the workshop, please call Cheryl (508) 771-5400 x207



HAC receives funds from HUD for counseling services, so we are required to collect certain data. We also use the information we collect to evaluate our workshops and learn more about the people we are serving. The information collected from this form is completely confidential.

Name:	Name:
1. Age: <input type="checkbox"/> 20-30 years <input type="checkbox"/> 31-40 years <input type="checkbox"/> 41-50 years <input type="checkbox"/> 51-60 years <input type="checkbox"/> 60+ years	1. Age: <input type="checkbox"/> 20-30 years <input type="checkbox"/> 31-40 years <input type="checkbox"/> 41-50 years <input type="checkbox"/> 51-60 years <input type="checkbox"/> 60+ years
2. Gender: Male <input type="checkbox"/> Female <input type="checkbox"/> 3. Veteran? Yes <input type="checkbox"/> No <input type="checkbox"/> 4. Disabled? Yes <input type="checkbox"/> No <input type="checkbox"/> 5. Are you the Head of the Household? Yes <input type="checkbox"/> No <input type="checkbox"/> 6. Marital Status <input type="checkbox"/> Chose Not to Respond <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	2. Gender: Male <input type="checkbox"/> Female <input type="checkbox"/> 3. Veteran? Yes <input type="checkbox"/> No <input type="checkbox"/> 4. Disabled? Yes <input type="checkbox"/> No <input type="checkbox"/> 5. Are you the Head of the Household? Yes <input type="checkbox"/> No <input type="checkbox"/> 6. Marital Status <input type="checkbox"/> Chose Not to Respond <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
7. Ethnicity: <input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Non Hispanic/ Latino * For Census 2000, there are two categories for ethnicity: Hispanic or Latino and not Hispanic or Latino. The federal government considers race and Hispanic origins to be two separate and distinct concepts. Hispanics and Latinos may be of any race. (Source: http://factfinder.census.gov/) 8. Race: (please select one) <u>Single Race Categories</u> <input type="checkbox"/> Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Hispanic <input type="checkbox"/> Native American <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> White <u>Multi-Race Categories</u>	7. Ethnicity: <input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Non Hispanic/ Latino * For Census 2000, there are two categories for ethnicity: Hispanic or Latino and not Hispanic or Latino. The federal government considers race and Hispanic origins to be two separate and distinct concepts. Hispanics and Latinos may be of any race. (Source: http://factfinder.census.gov/) 8. Race: (please select one) <u>Single Race Categories</u> <input type="checkbox"/> Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Hispanic <input type="checkbox"/> Native American <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> White <u>Multi-Race Categories</u>



<input type="checkbox"/> American Indian/Alaskan Native <i>and</i> White <input type="checkbox"/> American Indian/Alaskan Native & Hispanic <input type="checkbox"/> American Indian/Alaskan Native & Black <input type="checkbox"/> American Indian/Alaskan Native & Black & Hispanic <input type="checkbox"/> Asian & Hispanic <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> Hispanic Black <input type="checkbox"/> Hispanic Black & White <input type="checkbox"/> Native American & Alaskan Native <input type="checkbox"/> Native American/Pacific Islander <input type="checkbox"/> Native American/Pacific Islander & Hispanic <input type="checkbox"/> Other Multiple Race/Hispanic <input type="checkbox"/> Other Multiple Race/Non-Hispanic <input type="checkbox"/> Unknown/Other <input type="checkbox"/> Chose Not to Respond	<input type="checkbox"/> American Indian/Alaskan Native <i>and</i> White <input type="checkbox"/> American Indian/Alaskan Native & Hispanic <input type="checkbox"/> American Indian/Alaskan Native & Black <input type="checkbox"/> American Indian/Alaskan Native & Black & Hispanic <input type="checkbox"/> Asian & Hispanic <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> Hispanic Black <input type="checkbox"/> Hispanic Black & White <input type="checkbox"/> Native American & Alaskan Native <input type="checkbox"/> Native American/Pacific Islander <input type="checkbox"/> Native American/Pacific Islander & Hispanic <input type="checkbox"/> Other Multiple Race/Hispanic <input type="checkbox"/> Other Multiple Race/Non-Hispanic <input type="checkbox"/> Unknown/Other <input type="checkbox"/> Chose Not to Respond
9. Have your parents or grandparents ever owned a home in the U.S.? Yes _____ No _____	9. Have your parents or grandparents ever owned a home in the U.S.? Yes _____ No _____
10. Where were you born? <input type="checkbox"/> U.S. <input type="checkbox"/> U.S. Territory (e.g., Puerto Rico) <input type="checkbox"/> Other Country: _____	10. Where were you born? <input type="checkbox"/> U.S. <input type="checkbox"/> U.S. Territory (e.g., Puerto Rico) <input type="checkbox"/> Other Country: _____
11. Highest Level of Education Completed: <input type="checkbox"/> Less than high school graduate <input type="checkbox"/> High School Diploma/ GED <input type="checkbox"/> 2-year college <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Graduate School/ Post Secondary Degree	11. Highest Level of Education Completed: <input type="checkbox"/> Less than high school graduate <input type="checkbox"/> High School Diploma/ GED <input type="checkbox"/> 2-year college <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Graduate School/ Post Secondary Degree
12. Have you seen a copy of your credit report in the last year? Yes _____ No _____	12. Have you seen a copy of your credit report in the last year? Yes _____ No _____
13. Do you know your credit score? Yes _____ No _____	13. Do you know your credit score? Yes _____ No _____
Household Information	
14. Household Size: Number of Adults: _____ Number of Children _____	



15. Annual Household Income:

_____ \$20,000 and below	_____ \$20,000 to \$30,000
_____ \$30,000 to \$40,000	_____ \$40,000 to \$50,000
_____ \$50,000 to \$60,000	_____ \$60,000 to \$70,000
_____ \$70,000 to \$80,000	_____ \$80,000 to \$90,000
_____ \$90,000 to \$100,000	_____ \$100,000 plus

**Housing Assistance Corporation
Consumer Education Center**

Agency Disclosure Statement

The mission of Housing Assistance Corporation is to develop sustainable and affordable housing, revitalize neighborhoods and communities, and promote self-sufficiency through employment, training and education.

Service Disclosure

In the interest of full disclosure, Housing Assistance Corporation provides the following programs and services:

- Housing Counseling
Education and



including Home Buyer
Counseling, Post-Purchase

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hac@hacconcapecod.org 508-771-5400 fax: 508-775-7434





Education and Counseling, Foreclosure Prevention
Education and Counseling, Reverse Mortgage Counseling
and Financial Literacy Education and Counseling.

- Down Payment Assistance programs
- Home Sales programs
- Owner-occupant loan programs and services
- Rental information and assistance

These programs and services are offered regardless of race, color, religion, sex, handicap, familial status, political beliefs or national origin. These services may also be offered by other providers and clients are under no obligation to utilize services from Housing Assistance Corporation. Participating in any of Housing Assistance Corporation's programs or services does not obligate a client to participate in any other service provided by Housing Assistance Corporation. If a client receives multiple services at Housing Assistance Corporation, his/her information may be shared between programs only to the extent necessary to coordinate the services for which he/she has applied.

(Please see reverse)

Funding Disclosure

Housing Assistance Corporation is funded through a variety of sources to support its mission. These funding sources include the US Department of Housing and Urban Development (HUD), National Foreclosure United States Treasury, Housing Partnership Network, State of Massachusetts Division of Banks, State of Massachusetts Attorney General, banks and financial institutions including Cape Cod Five Cents Savings Bank, Citizens Bank, Bank of America, Cooperative Bank of Cape Cod, Eastern Bank, TD Banknorth, Homestead Mortgage, Rockland Trust Bank, Santander Bank, and other public and private organizations such as Barnstable Fire Department, Oceanside Insurance Company, Rogers & Grey Insurance Co., Murray and MacDonald Insurance Services, Dubin and Reardon Attorneys at Law, Wynn and Wynn Attorneys at Law, All Cape Home Inspection, Gibson Home Inspection, Strawberry Hill Real Estate, Today Real Estate, Grover Real Estate, Oyster Real Estate, Kinlin



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Clients are not obligated or expected to receive, purchase, or utilize any other services offered by Housing Assistance Corporation for its exclusive funders or partners in order to participate in any of Housing Assistance Corporation’s programs, including housing counseling services. Implementation of any suggestions or information received, participation in programs, or utilization of services provided by or referred by Housing Assistance Corporation or their partners are the client’s own responsibility and based on decisions made of his/her own free will and choice.

By signing below, I acknowledge that I have received and read this Agency Disclosure Statement and I agree to hold harmless Housing Assistance Corporation and to be personally responsible for the result of any decisions I make in connection with services, opportunities and information offered by Housing Assistance Corporation, its partners and funders.

Client Signature (s) x _____ Date _____

x _____ Date _____

Housing Assistance Corporation Consumer Education Center

Privacy Policy

Housing Assistance Corporation (HAC) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your

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authorization and signature on the Agreement and Disclosure. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and esigning future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at 508-771-5400 and do so.

Release of your information to third parties

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process.)
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical,



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electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



Client Signature (s) x _____ Date _____

x _____ Date _____

