



A NeighborWorks®
HomeOwnership Center



Building Assets for People and Communities

www.pathfinderhomes.org

Pathfinder HomeOwnership Center Privacy Policy And Notice

We at Pathfinder HomeOwnership Center value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Information We Collect

We collect personal information to support our lending operations, financial capabilities coaching and to aid you in shopping for and obtaining a home mortgage from a lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references

Information We Disclose

We may disclose the following kinds of personal information about you

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income
- Information about your transaction with us, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

We may also disclose personal information about you to third parties as permitted by law.

Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.





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Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Your Choices:

- If you approve of us sharing your information with third parties as needed to serve you and with organizations to whom we report, check Box 1 on the Privacy Choices Form, attached.

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

- If you wish to opt out of disclosures to unaffiliated third parties other than nonprofit organizations involved in community development, you may check Box 2 on the Privacy Choices Form, attached.
- If you wish to opt out of disclosures to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes, you may check Box 3 on the Privacy Choices Form, attached.





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Privacy Choices Form

If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box below to indicate your privacy choice.

Box 1 – Yes, you may disclose personal information about me to third parties as needed to provide needed services to me and for reporting purposes.

Box 2 - Limit disclosure of personal information about me to unaffiliated third parties other than nonprofit organizations involved in community development.

Box 3 - Limit disclosure of personal information about me to nonprofit organizations involved in community development which is used only for program review, auditing, research and oversight purposes.

Applicant

Full Legal Name: _____

Signature: _____ Date: _____

Co-Applicant

Full Legal Name: _____

Signature: _____ Date: _____

