

EXHIBIT A

Project Sentinel Housing Counseling Privacy Policy

Project Sentinel is committed to assuring the privacy of individuals and/or families who have contacted us for assistance, and we will protect the confidentiality of your files and personal information. We realize that the concerns you bring to us are highly personal in nature. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be maintained as confidential and will be provided to creditors, program monitors, and others only with your authorization and signature on an appropriate Release of Confidential Information form. We may also obtain information from various credit reporting service providers pursuant to an appropriate Credit Report Authorization and Acknowledgment form. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing 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 408-720-9888 or 1-888-331-3332 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 required 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, electronic and procedural safeguards that comply with federal regulations to guard the confidentiality of your nonpublic personal information.

Project Sentinel
HUD Approved Housing Counseling Agency
298 S Sunnyvale Ave. Suite # 209
Sunnyvale, CA 94086

Tel: (408) 720-9888

www.housing.org

Fax: (408) 720-0810

RELEASE OF CONFIDENTIAL INFORMATION

Date: _____

Lender: _____

Department: _____

Fax #: _____

Last 4 numbers of social security # _____

This letter is to confirm that Project Sentinel, the HUD Certified Mortgage Counseling Agency, has my permission to discuss and/or receive documentation from you concerning the status of my mortgage. This release encompasses all financial information and documentation relating to this mortgage.

Loan Number: _____

Borrower: _____

ADDRESS: _____

Borrower Signature

Print Name

Date

Co-Borrower Signature

Print Name

Date

This release is effective for 180 days.

HUD Counselors: Jo Ann Parrott, Sharleen Kilgore, Aurora Olivares, Maritza Wong, Maggie McCarthy, and Theresa Muno

