



### **CCCSMD Disclosure and Authorization**

CCCSMD is committed to providing workshops, online education courses, housing and credit counseling, and other assistance to clients in a manner that avoids conflicts of interest. As a 501(c)(3) non-profit entity, CCCSMD operates independently from private interests and is prohibited from receiving or making payments for referrals to third parties. CCCSMD's staff are not compensated based on sales, revenue, recommendations or other business goals. Additionally, CCCSMD staff are prohibited from having any financial interest (directly or indirectly) in the properties or third-party services about which they advise clients.

CCCSMD receives significant funding from federal, state and local entities (such as HUD) to support clients' in reaching their goals and financial wellbeing. CCCSMD funding sources often require us to share aggregate information about the clients we serve. Depending on the unique circumstances of the services CCCSMD provides you, some of your information may be disclosed to HUD or to other funders that we notify you about, and program managers may follow up with you to determine program effectiveness. If you wish to opt out of receiving future contact, please contact our offices.

CCCSMD may refer clients for specialized services, such as legal, lending, or other counseling services. CCCSMD does not own, or have any exclusive relationship with, any of these third parties. CCCSMD generally does not have any financial relationship with third parties to which CCCSMD may refer clients, although CCCSMD may in some case receive commercial reimbursement for services CCCSMD provides to those third parties.

You may receive recommendations and/or referrals for other services provided by CCCSMD (budget counseling, HECM counseling, student loan counseling, debt management counseling, etc.). However, you are under no obligation to use those services

By signing below, you acknowledge receipt of this statement and any attached disclosures as well as authorize us to share your information with additional parties as referenced above.

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

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