CONFLICT OF INTEREST AND DISCLOSURE AGREEMENT

Conflict of Interest Policy

The Housing and Urban Development (HUD) Handbook identifies three areas of conflict of interest: (1) a person in a position of trust (director, employee, officer or volunteer); (2) direct interest (administering housing counseling operation for personal or private gain); (3) referrals (it is a conflict to accept fees for referring clients). In general a conflict of interest could arise if an agency has a direct interest in the client by virtue of its role:

1. As the client’s landlord,
2. As the client’s real estate agent or broker,
3. As the client’s creditor,
4. As the client’s mortgage broker,
5. Loan originator, having a financial interest in, servicing, or underwriting a mortgage on the client’s property;
6. Owning or purchasing a property that the client seeks to rent or purchase; or
7. Serving as a collection agent for the client’s mortgage lender, landlord, or creditor.

In accordance with HUD Handbook 24 CFR 214.303(f), a director, employee, officer, contractor, volunteer, or agent of the agency named below, or the spouse, child or business partner of any individual holding these positions shall not engage in activities that create a real or apparent conflict of interest.

______________________________
he hereby complies with the above Conflict of Interest Policy.

Agency Name

______________________________
_____________________

Homebuyer Education Counselor
Date

______________________________

Client

_____________________
Date
Disclosure to Clients

__________________________________ (Agency Name) provides below a list of all financial and industry partners. The client is not obliged to receive, purchase, or utilize any services offered by ______________________________ (Agency Name) or our exclusive partners, in order to receive housing counseling services.

A. Lending Partners of __________________________ (Agency Name):
   a. Mortgage Lenders List (List Below)

   1. ABC Mortgage Company
      John Jones
      123 Main Street
      Nashville, TN. 37242
      615-123-4567
      Email address

   2. 123 Bank
      Susie Que
      555 Any Street
      Nashville, TN 37203
      615-555-5555
      Email address

B. Industry Partners of ________________________________ (Agency Name):
   a. Tennessee Housing Development Agency
   b. ________________________________
   c. ________________________________