

Privacy Policy and Practices

The Housing Partnership, Inc. (THP) values your trust and is committed to the responsible management, use, and protection of personal information. This notice describes our policy regarding the collection and disclosure of personally identifiable information (PII). As used in this notice, PII means information that identifies a specific individual and is not otherwise publicly available.

Information We Collect

We collect PII to support our housing counseling programs and to aid you in potentially qualifying for programs by our agency and other entities. We may collect PII about you from the following sources:

- Intake packet or other forms that we receive from you;
- Correspondence with you and other third parties (lender, real estate agent, etc); and
- Credit reports from a consumer reporting agency

Information We Disclose

We may disclose the following kinds of PII about you:

- Information we receive from you on our intake packet or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income;
- Information we receive from a consumer reporting agency, such as your credit scores, credit reports, and credit history
- Anonymous, aggregate data that includes your information but would not personally identify you in any way

To Whom Do We Disclose

We may disclose PII about you to third parties as permitted by law. These third parties may include government and nonprofit organizations involved in community development, where your PII would only be shared for program review, auditing, research, and oversight purposes. These third parties may also include other entities that may be assisting you with obtaining/retaining a home mortgage.

Opting Out of Certain Disclosures

You may direct THP not to request or disclose your PII to third parties (other than disclosures to project partners and those permitted by law). Please acknowledge your choice by selecting one of the check boxes below. By signing below, you acknowledge that you have read and understand the above privacy practices. You may change your decision at any time by contacting THP.

□ **RELEASE**: I authorize THP to request and release my PII to any third parties necessary to provide me with the services I requested, as stipulated in this Privacy Policy.

Applicant Signature

Date

Co-Applicant Signature

Date

1

□ OPT-OUT: I do not authorize THP to request or release my PII. *I acknowledge this choice means THP will not be able to communicate with other third parties regarding my PII (lender, real estate agent, etc)*, which may limit THP's ability to provide certain services.

Applicant Signature	Date	Co-Applicant Signature	Date	
EQUAL HOUSING OPPORTUNITY	P.O. Box 16356 729 Lemay Ferry Rd St. Louis MO 63125	Phone: 314-631-9905 Fax: 314-631-4921 info@thpstl.org		11