

OHFC Credit Counseling Pre-Application Form

To get our process started, please complete this information, and sign the form at the bottom to give us permission to pull a credit report for you over the Internet.

Your Monthly Gross Income is (\$/Mo.): _____

Your two largest monthly expenses (e.g. Rent and Groceries) are:

- 1) Item: _____ Amount: \$/mo. _____
 2) Item: _____ Amount: \$/mo. _____

Applicant Information

First Name:	Middle Name	Last Name	Suffix
Social Security Number (xxx-xx-xxxx)		Date of Birth (MM/DD/YYYY)	
Present Street Address			
Present City	Present State	Present Zip	
Years at Present Address		Months at Present Address	

Optional Information

Previous Street Address			
Previous City	Previous State	Previous Zip	
Years at Previous Address		Months at Previous Address	
Home Phone Number (xxx-xxx-xxxx)		Work Phone Number (xxx-xxx-xxxx)	
Email Address			

I, _____ give permission to Odessa Housing Finance Corporation to pull my credit report over the Internet (date: _____). I understand the information will be held private and will be used to determine my current credit health.

Please give us an estimate of one of your assets, such as a savings account balance:
 \$ _____

One of the important steps to managing our finances so that we can improve our use of credit and increase our credit health is to estimate where we are spending money today. Please complete this form and give us your estimate of monthly spending in the categories:

Monthly Housing, Transportation, Miscellaneous Expenses

Rent/Mortgage \$ _____	Groceries \$ _____	Restaurants \$ _____
Taxes/Withholdings \$ _____	Clothing/Footwear \$ _____	Education \$ _____
Home/Rent Insurance \$ _____	Fees/Admissions \$ _____	Medical Insurance \$ _____
Car Payments \$ _____	Medical Expenses \$ _____	Child Care \$ _____
Car Insurance \$ _____	Child Support Payments \$ _____	Cleaning/Laundry \$ _____
Gas/Maintenance \$ _____	Gifts \$ _____	Miscellaneous Personal Care \$ _____
Telephone \$ _____	Hair/Personal Care \$ _____	Donation/Tithe \$ _____
Gas/Electricity \$ _____	Life Insurance Applicant \$ _____	Equipment \$ _____
Water/Sewage \$ _____	Life Insurance Co Applicants \$ _____	Savings \$ _____
Cable/Internet \$ _____		

YOU MUST READ THE FOLLOWING TERMS AND CONDITIONS OF THIS SERVICE: You understand that by signing this document, you are providing "written instructions" to Odessa Housing Finance Corporation (OHFC), and its affiliates under the Fair Credit Reporting Act authorizing us to obtain information from your personal credit profile from Experian. You authorize OHFC, and its affiliates and your Counselor to obtain such information solely to provide you with a Consumer Credit Report.

Under the Fair Credit Reporting Act any person who knowingly and willfully obtains credit information from a consumer reporting agency under false pretenses or violates any of the provisions of the FCRA may be liable for civil penalty. By signing this document you certify that you are the person named above and that you are authorizing this request to receive your consumer credit report for your personal review.

By submitting the required elements on this order page, we are on your behalf processing your request. Due to the fact that we are charged from any and or all of the three national repositories, we have a NO REFUND policy. In the event that you cannot authenticate the required items in order to immediately view your report online, you will be given contact information that in turn will help you obtain the requested report(s). This contact information includes a toll-free telephone number and e-mail address. We in turn will respond to your request within one business day. Upon completion of the authentication process, you will have the ability to view your report(s) for 30 days by logging onto the site.

In some cases, a user may have to complete a registration or request form. During this process a user may opt to submit contact information (such as name and email address, etc.). We may use this information to contact the user about services on our site for which he has expressed interest. It is required for the user to provide unique identifiers (such as, username and password), and encouraged so we can provide accurate data and protect personal privacy from our site. We may also require a user's, address, social security number, and other unique information to provide data as it relates to credit information.

We request information from the user on our order form. A user must provide contact information (such as name, email, and shipping address) and financial information (such as credit card number, expiration date). This information is used for billing purposes and to fill customer's orders. If we have trouble processing an order, the information may be used to contact the user. Otherwise, the user will be given information to contact OHFC as it relates to their request.

The information collected from the user will only be shared with affiliate owned sites if the information requested came from that site. The information collected from you will not be shared with other parties, companies or mailing lists. Your credit card information is processed with a secure connection through our Merchant Services provider.

Though we make every effort to preserve user privacy, we may need to disclose personal information when required by law wherein we have a good-faith belief that such action is necessary to comply with a current judicial proceeding, a court order or legal process served on our Web site. We may partner with other third parties to provide specific services. When a user requests particular services, we share names, or other contact information that is necessary for the third party to provide these services. These third parties are not allowed to use personally identifiable information except for the purpose of providing these services. Any warrantee or liability of user's request of a particular third party service is solely between the user and the third party service provider and in no case shall imply liability to OHFC, and its affiliates.

This Web site may contain links to other sites. Please be aware that we, OHFC and its affiliates, are not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information.

This Web site takes every precaution to protect our users' information. When users submit sensitive information via the Web site, their information is protected both online and off-line.

When our order form asks users to enter sensitive information (such as social security number), that information is encrypted and is protected with the encryption software SSL. While on a secure page, such as our order form, the lock icon on the bottom of Web browsers such as Netscape Navigator and Microsoft Internet Explorer becomes locked, as opposed to un-locked, or open, when users are just 'surfing'.

While we use SSL encryption to protect sensitive information online, we also use special procedures to protect user-information off-line. Only employees who need the information to perform a specific job (for example, our billing clerk or a customer service representative) are granted access to personally identifiable information. Finally, the servers that store personally identifiable information are in a secure environment. Notwithstanding anything contained above, the user agrees that OHFC, and its affiliates will not be held liable for consequential damages arising from the use of this software or its processes.

If users have any questions or suggestions regarding our privacy policy, please contact OHFC at: Odessa Housing Finance Corporation 3801 North Dixie, Odessa, TX 79761 Email: jmiller@odessahousing.com