



NEIGHBORHOOD HOUSING SERVICES OF BALTIMORE

25 E. 20th Street, Suite 170 Baltimore, Maryland 21218 • p. 410.327.1200 f. 410.675.1855
www.nhsbaltimore.org

PRIVACY POLICY AND PRACTICES OF NEIGHBORHOOD HOUSING SERVICES OF BALTIMORE, INC.

We at Neighborhood Housing Services of Baltimore, Inc., value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information.

Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

INFORMATION WE COLLECT

We collect personal information to support our lending operations, financial counseling and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from personal and employment references.

INFORMATION WE DISCLOSE

We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number employer, occupation, assets, debts and income.
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions.
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

TO WHOM DO WE DISCLOSE

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loan.
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

YOU MAY OPT-OUT OF CERTAIN DISCLOSURES

- 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.
- You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file.

CONFIDENTIALITY AND SECURITY

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

IF YOU WANT MORE INFORMATION

Please contact us at 410-327-1200 or write to us at 25 E. 20th Street, Suite 170, Baltimore Maryland 21218



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PRIVACY POLICIES

By signing below, I hereby affirm that I have received the Privacy Policy for Neighborhood Housing Services of Baltimore, Inc. (NHSB).

Client Signature

Print Name

Date

Client Signature

Print Name

Date