

**BRIGHTON CENTER FINANCIAL SERVICES DEPARTMENT
RIGHTS AND RESPONSIBILITIES**

Participant Rights:

- To choose and/or refuse the services chosen to participate in.
- Confidentiality of all personal information/documents.
- To file a complaint or grievance in accordance with the Brighton Center's Complaint Procedure.

Participant Responsibilities:

- Provide past and current credit history and income with the Financial Services staff person.
- To report any changes in employment, credit rating, bank accounts, debts, income and mortgage status (i.e. served legal notice, bankruptcy past and/or current filing).
- Must attend required per service area (i.e. foreclosure, credit/budget) counseling sessions at Brighton Center.
- Work cooperatively with our Financial Services counselor by contacting the mortgage servicer to follow up with any/all updates until the workout packet is approved or denied including providing them with all outcomes.
- Client must provide all forms/documentation within a 10 day period after the first initial appointment.
Month: _____ Day: _____ Year: _____
- Homeownership Program Participant must complete homebuyer education before the closing date.
- Must call or email to cancel and/or reschedule any appointments that cannot be kept.
 - **IMPORTANT:** Failure to attend 2 appointments during the course of the program without canceling will result in termination of services - for a minimum of six months.

Participant Responsibilities who are participating in the IDA program:

- Must attend an IDA Orientation to qualify for the IDA program.
- Must be enrolled in our Budget and Credit Counseling program for a minimum of 6 months.
- Must open a savings account with The Bank of Kentucky with an initial minimum deposit of \$100.00 and deposit a minimum of \$25 a month.

I Acknowledge:

- While affordable homes or other forms of assistance may be available to you through Brighton Center or other partnerships the organization has entered, the client is under no obligation to utilize these services.
- The Brighton Center Financial Services Department does not provide any participant with a grant, down payment assistance and monetary assistance with a mortgage delinquency or any other subsidies.
 - **The Brighton Center cannot guarantee a satisfactory resolution to your mortgage delinquency issue. All loan modifications, repayment agreements and other disposition options must be approved by the lender.**
- Completion of the Financial Services Department education and counseling services does not guarantee loan approval.
- Financial assistance for debt repayment is **NOT** available through the Financial Services office.

By signing this agreement, I/We affirm, I/We have been explained the above requirements and responsibilities and commit to collectively work with the Brighton Center Financial Services staff to achieve a resolution.

I/We accept these rights and responsibilities:

Participant: _____

Date: _____

Participant: _____

Date: _____

**Financial Service Department
859-491-8303 ext. 2314
Monday through Friday, 8:30 a.m.-5:00 p.m.**