ForeclosureHelp
Preserving Our Community

Volunteer Terms and Conditions

ForeclosureHelp Volunteers are a critical part of the Foreclosure Prevention Task Force efforts to provide assistance to families impacted by foreclosure. Volunteers will be assisting clients on an appointment basis, through an assessment process including intake, document packaging and information/referral services.

ForeclosureHelp and the City of San Jose recognize the importance of the contributions that volunteers can make to its work. We aim to give all possible support to our volunteers, so that both they and ForeclosureHelp will gain maximum benefit from the volunteers' contributions. These following guidelines are designed to protect the client, ForeclosureHelp Volunteers, the City of San Jose and your represented organization.

As a ForeclosureHelp Volunteer you must:

1. Act in the best interest of the client.
2. Not represent yourself as a City employee.
3. Provide unbiased and accurate information to the client to the best of your ability and knowledge.
4. Do not provide foreclosure mitigation counseling. This activity should be provided by HUD-certified counseling agencies only.
5. Only highlight the type of loan and the terms of the loan if reviewing the client's current loan documents.
6. Not render any opinion about the performance of the loan originator with whom the client originated his/her loan.
7. Not render any opinion on the legality or potential liability of mortgage fraud or misrepresentation with the client's current loan. Completion of the legal questionnaire will provide guidance on referral to the appropriate nonprofit legal service agencies.
8. Only provide unbiased responses to questions about the potential risks and benefits of the client's loan product or other loan products.
9. Work in cooperation and under the direction of the ForeclosureHelp Program Manager.
10. Provide as much notice as possible of any unexpected inability to fulfill their volunteer commitment. Please contact the Program Manager as early as possible to arrange for replacement coverage.
11. Inform the Program Manager and the volunteer coordinator of your represented organization (if applicable), of any grievance in the course of your volunteer commitment.
12. Provide sufficient notice if you intend to withdraw from your services.
13. Protect client confidentiality of personal information at all times.

NO TOLERANCE POLICY. Any violation will result in immediate termination of volunteer agreement.

1. Not self-promote your business in any way during the one-on-one session.
2. Not receive any payment for your services from the client.

These Terms and Conditions are intended to provide working guidelines for ForeclosureHelp Volunteers and is an agreement binding in honor and is not intended to be a contract in law or employment.

I understand and hereby agree to the Terms and Conditions as outlined above as it relates to my role as a ForeclosureHelp Volunteer.

Signature Date	Print Name
Phone # / E-mail	Represented Organization (if applicable)