

Personal Conduct Agreement

Authentisign ID: 82B4BA6D-6152-4C98-A877-CA3D1401F562

By enrolling into the housing program you are entering into an (“Agreement”) also known as a (“Contract”). Our organization is bound to that Agreement with you; as are you with that Agreement and us. If you need assistance in understanding any portion of the Agreement you signed or are signing, we are more than happy to re-explain the policies, procedures and general terms of our Agreement, with proper notice.

Our desire to help you complete our program may change for causes you initiate. We understand that we all may experience personal situations that are factors impacting our behavior. However, (per our Agreement), it is our responsibility to hold you accountable to the process.

If you should ever feel like you need to take some time to deal with any personal situations, we understand. Our program is a viable solution to help you attain your goal of home ownership. The savings, benefits and overall value is in your favor and we’re here for you should you desire to complete the program. But, to continue to receive our assistance your behavior must always be professional, courteous and respectful.

Agreements are made for a reason, they are instruments that set forth the (“Terms”) in which both parties (“Agree”) to conduct themselves.

POLICIES ON THREATENING THE COMPANY

Regardless of any (“Situation”) you may be experiencing personally, it is NEVER acceptable to threaten any employee, or member of management, hereto referred to as (“us” or the “Company”). The following actions and/or behavior would constitute grounds for a “default” and termination from the program.

Threatening to report “us” to a third-party oversight entity if we do not distribute funds to you, or any similar such demands.

Threatening to sue “us” if we do not distribute funds to you, or any similar such demands.

All of our Agreements clearly state that that the **gfc program** is not a bank account. You can not put money into and take money out of it like a bank account. The Agreements clearly spells out how to secure the benefits of the program and realize a proportionately greater return from funding the gfc program and completing the program properly. Threatening “us” if we do not distribute money to you is not acceptable.

Third-Party Entities include but are not limited to; **Oversight Organizations:** The Department of Business & Professional Regulations (DBPR), the Florida Real Estate Commission (FREC), the State Attorney’s Office and the Better Business Bureau (BBB). **Private Parties:** An Attorney or the Media.

It is imperative that you understand the ramifications of your actions and understand how we will respond to you. Our team will document your behavior through various methods and use this evidence to support any actions we take against you. If our team should experience any behavior that is “threatening” in nature then we will respond with the following actions.

First Offense:

We will send you this notification as a reminder and hope that your behavior improves. We are giving you a lifeline and one chance to change your behavior.

Second Offense:

We will terminate you from the program.

We will send this notification out to you and any applicable oversight agencies, along with all agreements and supporting documentation.

We will pro-actively pursue you in a court of law for the billable time we spent with you (as defined in our Agreements), plus attorney’s fees and court costs.

If you are unable to pay the various fees then we will pursue a judgment against you which will negatively impact your credit.



PLACE YOUR INITIALS HERE INDICATING THAT YOU HAVE READ THIS PAGE: _____