

USER AGREEMENT AND PRIVACY STATEMENT

PRESENTLY THE PRIVACY POLICY AND USER AGREEMENT IS UNDER CONSTRUCTION. ONCE HOMETRACK IS LAUNCHED YOU WILL BE ABLE TO VIEW, ACCEPT AND UNDERSTAND WHAT IS REQUIRED OF THE STUDENTS AND WHAT THEY CAN EXPECT FROM THE HOMETRACK ONLINE CLASS. IF YOU DO NOT AGREE, YOU WILL BE REFUNDED YOUR SPECIAL PRE-LAUNCH REGISTRATION FEE. Below are some of the key items that will be included in the User Agreement and Privacy Statement.

Purpose of HomeTRACK: HomeTRACK serves as an education platform and reference guide for homebuyers. Homebuyers are able to take homebuyer education courses through HomeTRACK and obtain certificates of completion for completed courses.

Time to Complete: By using our Website you confirm you understand that you have 90 days in which to complete the course. During this time, you will have access to all course information and documents. You must print any/all documents needed within that time frame. On a case by case basis you may be able to extend the time, but there may be an additional charge may apply. This additional charge will be at the discretion of the HomeTRACK Network.

User Responsibility: By using our website you confirm you understand that it is the student's responsibility to contact a HUD certified housing counselor within the above mentioned time frame and have their final one-on-one counseling session in order to receive their Certificate of Completion. If student does not have a housing counseling agency identified, they can visit www.HUD.gov to find a housing counseling agency in your area. Also, student may contact support@hometrackonline.org for help in identifying a housing counselor.

Replacement Certificate: Once a Certificate of Completion is issued, should the student need to have a replacement certificate issued there will be an additional charge of \$10.00

Support: If at any time a student experiences any difficulties with the Website, they are to contact support support@hometrackonline.org and your issue will be addressed with 24 hours.