



**Urban League of
Hampton Roads, Inc.**

*Empowering Communities.
Changing Lives.*

CONFLICT OF INTEREST

The **Urban League of Hampton Roads** prohibits the following actions in order to prevent a conflict of interest in the provision of its housing counseling and education services.

The **Urban League of Hampton Roads** will ensure and monitor that the agency, its staff, or any member of their immediate family must not take any action that may result in, or create the appearance of: administering the housing counseling program for personal or private gain; providing preferential treatment to any organization or person; or undertaking any action that might compromise the agency's ability to ensure compliance with HUD program requirements, or to serve the best interests of its clients.

Individual directors or employees, or family members of the **Urban League of Hampton Roads** may not accept a fee or any other consideration for referring a client to mortgage lenders, brokers, builders, real estate sales agents, or brokers.

A director, employee, officer, contractor, or agent of **Urban League of Hampton Roads** shall not refer clients to mortgage lenders, brokers, builders, or real estate sales agents in which the officer, employee, director, his or her spouse, child, or general partner has a financial interest, neither may they acquire the client's property from the trustee in bankruptcy or accept a fee or any other consideration for referring a client to mortgage lenders, brokers, builders, or real estate sales agents or brokers.

A director, employee, officer, contractor, agent, his or her spouse, child, general partner, or organization in which he or she serves as employee (other than with the **Urban League of Hampton Roads**), or with whom he or she is negotiating future employment, may not have a direct interest in the client as a landlord, broker, or creditor, or originate, have a financial interest in, service, or underwrite a mortgage on the client's property, own or purchase a property that the client seeks to rent or purchase, or serve as a collection agent for the client's mortgage lender, landlord, or creditor.

I have read and received a copy of the **Urban League of Hampton Roads** Conflict of Interest Policy Statement.

Clients Signature _____ Date _____