

EVARS Security & Usage Agreement

SECURITY AGREEMENT

User agrees to be solely responsible for all use of the system through their assigned unique user ID and password (hereafter called credentials). Users are required to keep their credentials protected at all times. Sharing of credentials is strictly forbidden and represents a breach of this agreement. Any unauthorized use the EVARS System or credentials is prohibited and shall be the sole responsibility of the assigned user, including any resulting liability.

Users are required to report any unlawful or unauthorized use of their credentials to helpdesk@hudnsc.org. To maintain a high level of security, the U.S. Department of Housing and Urban Development (HUD) and its contractors reserve the right to conduct security reviews at any time to validate a user's identity, and document a user's consent to this agreement.

To facilitate security reviews, user agrees to provide identification or other relevant information or documentation as (HUD) and its contractors deem necessary. Failure to comply with any security request may result in the deactivation of your account.

Users must reread and resign this usage Agreement when the agreement changes; or at least every 3 years; or as directed by HUD Policy.

Users must report suspicious activity or known security violations to the EVARS Help Desk at helpdesk@hudnsc.org.

ACCEPTABLE USE

Users must not:

- ✓ Allow anyone else to use his or her user credentials.
- ✓ Leave their user accounts logged in at an unattended and unlocked computer.
- ✓ Use someone else's credentials to access the EVARS system.
- ✓ Leave their password unprotected (for example writing it down).
- ✓ Perform any unauthorized changes to the EVARS system or information.
- ✓ Attempt to access data that they are not authorized to use or access.
- ✓ Exceed the limits of their authorization or specific business need to interrogate EVARS system or data.
- ✓ Give or transfer EVARS data or software to any person or organization except for legitimate Mortgagee business purposes.

RULES OF BEHAVIOR

Tampering with the EVARS system is against the law. Anyone who attempts to tamper with it may be punished under the Computer Fraud and Abuse Act of 1986 and the National Information Infrastructure Protection Act.

MORTGAGEE PROVIDING INFORMATION

When submitting requests through EVARS, Mortgagee and its staff, contractors, and agents agree to provide true, accurate, current and complete information. Mortgagee and its users agree not to misrepresent pertinent facts that may manipulate the outcome of any decision.

If a Mortgagee discovers fraudulent actions of its staff, the Mortgagee must notify HUD immediately. As a reminder to the Mortgagee, Mortgagee Letter 00-05: Page 8, Section A - Default Status of the Loan states "Any attempt to utilize loss mitigation options by deliberately manufacturing or misrepresenting pertinent facts about a mortgagor's financial or other qualifying status, shall be considered "willful abuse", will disqualify a mortgagor from participation, and could lead to sanctions if perpetrated by a lender.

While data input errors will not be considered fraudulent actions, the Mortgagee will remain responsible for the actions of its users. Mortgagees are encouraged to develop quality control measurements to minimize data input errors by staff. HUD will not be responsible for EVARS decisions as a result of incorrect data input.

Warning: HUD will prosecute false claims and statements. Convictions may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Any information including attachments entered into or uploaded to EVARS will be used for HUD official business only and will not be returned to the user.

HUD and AcisTek reserve the right to determine what constitutes inappropriate content and may remove inappropriate content.

NON-DISCLOSURE

User agrees not to disclose to any party any information contained within the EVARS site except for legitimate HUD and Mortgagee business purposes.

We monitor visits to the website to identify any attempt to tamper with it.

TRANSFERS AND TERMINATIONS

Mortgagees must notify AcisTek within 10 days of any personnel transfers or terminations if those personnel have access to the EVARS system.

CONFLICT OF INTEREST

User agrees to report any actual or potential conflict of interest to AcisTek and/or HUD.

PERSONNEL SANCTIONS

If users fail to comply with this agreement, access will be removed, and HUD and/or Mortgagee organizations will be notified of the violation whether or not the failure results in criminal prosecution.

Any person who improperly discloses sensitive information shall be subject to criminal and civil penalties and sanctions under a variety of laws.