



## **RECEIPT OF HOME OWNERSHIP COUNSELING DISCLOSURE LIST**

New regulations require new home buyers be provided a list of ***Home Ownership Counselors***. We are providing a "**Consumer Financial Protection Bureau**" government website designed to provide an approved list of home ownership counselors located within the zip code indicated. These counselors can offer independent advice about whether a particular mortgage and loan term is a good fit based on your objectives and circumstances, often at little or no cost.

***By signing this disclosure below***, I acknowledge I have received a list of home ownership counseling agencies that are approved by the U.S. Department of Housing and Urban Development (HUD). Further, I am aware and acknowledge that they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on my objectives and circumstances, often at little or no cost. I also acknowledge the list that has been provided to me prior to signing below showed me several approved agencies in my area. I also acknowledge that I am aware I can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: [consumerfinance.gov/mortgagehelp](http://consumerfinance.gov/mortgagehelp) or by calling 1-855-411-CFPB (2372). I acknowledge that I am aware that I can also access a list of nationwide HUD-approved counseling intermediaries at [http://portal.hud.gov/hudportal/HUD?src=/ohc\\_nint](http://portal.hud.gov/hudportal/HUD?src=/ohc_nint). I acknowledge that I have received and reviewed a list of ten counseling agencies that are closest to the centroid of my home zip code of my current address, in descending order of proximity to the centroid. I acknowledge that should I so choose; I have the option of inputting a different location other than my current zip code for a list of ten counseling agencies in that respective area.

**Borrower:**

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| <b>First Name</b> | <b>MI</b> | <b>Last Name</b> |
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|------------------|-------------|
| <b>Signature</b> | <b>Date</b> |
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**Co-Borrower:**

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| <b>First Name</b> | <b>MI</b> | <b>Last Name</b> |
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| <b>Signature</b> | <b>Date</b> |
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