



DISCLOSURE STATEMENT

I/We understand that it is my/our right and responsibility to decide whether to engage in any course of housing counseling with the Shalom Center and determine whether counseling is suitable for my/our housing problem.

I/We understand that we are not obligated to receive, purchase or utilize any other services offered by Shalom Center, or its exclusive partners, in order to receive housing counseling.

I/We understand that the Shalom Center has the discretion to charge reasonable fees for some counseling services, and that these fees will be explained to me prior to any counseling. I further understand that fees will not be charged if they create a financial hardship and that I will not be denied counseling if I cannot pay the fees.

I/We understand that the Shalom Center provides information on a broad range of housing programs and products and that the housing counseling I receive from the Shalom Center in no way obligates me to choose any particular loan product or housing program discussed in my counseling sessions.

I/We understand that the Shalom Center does not guarantee that I/We will receive mortgage financing from any lender and/or other mortgage financing entity.

I/We may be referred to other housing services of the organization or to another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

I/We understand that a counselor may answer questions and provide information but cannot give legal advice. If I want legal advice, I will be referred for appropriate assistance.

I have reviewed and understand the above Counseling Services Disclosure Statement.

Shalom Center employs persons who are qualified to provide the services rendered. To that end, Shalom Center's housing counselors are required to be certified. New counselors employed by Shalom Center have one year to acquire such certification, which can be obtained through the Association of Housing Counselors, the National Federation of Housing Counselors or Neighbor Works.

Client Signature

Date

Co- Client Signature

Date

Counselor Signature

Date