



Green Forest Community Development Corp. (CDC)
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Disclosure Statement

I/We understand that Green Forest CDC is a HUD-Approved Counseling Agency that offers a wide array of services. Green Forest CDC offers Pre-Purchase Homebuyer Education Workshops, Fair Housing Pre-Purchase Education Workshops, Predatory Lending Education Workshops, Pre-Purchase Counseling, Financial Management/Budget Counseling, Non-Delinquency Post Purchase Counseling and Workshops, Mortgage Delinquency and Default Resolution Counseling, Loss Mitigation, and Financial Coaching. I/We may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I/We understand that I/We am/are not obligated to use any of the services offered to me/us. A counselor may answer questions and provide information, but not give legal advice. If I/We want legal advice, I/we will be referred for appropriate assistance.

I/we understand that Green Forest CDC provides information and education on numerous loan products and housing programs and I/we further understand that the housing counseling I/we receive from Green Forest CDC in no way obligates me/us to choose any of these particular loan products, housing programs, or industry professionals associated with Green Forest CDC. Green Forest CDC has financial affiliation or professional affiliations with HUD, NeighborWorks America, DeKalb County and banks including Bank of America, JP Morgan Chase, Ocwen Loan Servicing, PNC Mortgage, Regions Bank, and Wells Fargo. As a housing counseling participant(s), you/we are not obligated to use the products and services of Green Forest CDC or our industry partners.

I/we also acknowledge that any payment to Green Forest CDC (costs associated with training class or credit report) does not constitute a financial hardship for me/us.

By signing below, I/We acknowledge we have read the disclosure statement and understand it.

Print Name

Print Name

Signature

Signature

Date

Date