

CLIENT DISCLOSURE

Bishop Sheen Ecumenical Housing Foundation, Inc. (Sheen Housing) provides housing counseling assistance free of charge and is informing you, our client, that you are free to choose lenders, lending products, homes, realtors, attorneys and any other party directly or indirectly connected with your housing concern regardless of the recommendations made by Sheen Housing's Counselors. Clients are not obligated to seek assistance from partnerships that have been established. While Sheen Housing strives to stay informed of the best available products and services, other unknown lending products and forms of assistance may be available elsewhere. Clients are under no obligation to utilize any of these services, but are free to make their own choices in all aspects of housing counseling.

Sheen Housing may help analyze clients' financial and/or credit situation, identify barriers to affordable housing, and develop a plan to remove barriers. The counselor may also provide assistance in debt management by helping clients prepare a monthly, manageable budget and spending plan. It will not be the responsibility of the counselor to "fix" the problem, but rather to provide guidance and education which may enable clients to resolve their personal financial challenges.

In providing Housing Counseling services, housing counselors may present to their clients several options in pursuing housing, which may include recommendations for some of Sheen Housing's other various programs. The housing counselor will recommend only services that are in the client's best interest.

Sheen Housing provides the following services:

Home Repair Programs including:

HOME Programs

RESTORE Programs

Access to Home Programs

Rural Development Programs

United Way Programs

WRAP Programs

Housing Counseling Programs including:

US Dept. of HUD

Sheen Housing receives funding for housing counseling services through:

US Dept. of HUD

NYS Housing Finance Agency

Tompkins Bank of Castile

M & T Bank

First Niagara Financial Group

Various other sources

As the client, you have the right to choose the product or service that you feel is right for you, regardless of any recommendation made by the counselor. Your decision to utilize or not utilize certain programs and products will not affect your housing counseling service.

I, the undersigned, have been given a copy of this disclosure and understand Sheen Housing's policy regarding conflict of interest as stated above.

Signature of Applicant(s)

Signature

Signature

Date

Date