



Kenneth W. Jenkins  
County Executive

Department of Consumer Protection

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Director

**CONSUMERS' BILL OF RIGHTS:** Consumer Finance Caution and Home Ownership Counseling Notice.

- . You should shop around and compare loan rates and fees.
- . You should consider consulting a qualified independent credit counselor or other experienced financial advisor regarding the rate, fees, and provisions of this mortgage loan or any other financing agreement before you proceed.
- . The following is a list of counselors you may choose to contact in Westchester County:

Community Housing Innovations, Inc.  
190 East Post Road - Suite 401  
White Plains, NY 10601  
Telephone Number: (914) 683-1010

Housing Action Council  
55 South Broadway - 2<sup>nd</sup> Floor  
Tarrytown, NY 10591  
Telephone Number: (914) 332-5229

Westchester Community Opportunity Program, Inc.  
2269 Saw Mill River Road - Building 3  
Elmsford, NY 10523  
Telephone Number: (914) 592-5600

Westchester Residential Opportunities, Inc.  
470 Mamaroneck Avenue  
White Plains, NY 10605  
Telephone Number: (914) 428-4507

**See Reverse Side**

- . Mortgage loan rates and closing costs and fees vary based on many factors, including your particular credit and financial circumstances, your earnings history, the loan-to-value requested, and the type of property that will secure your loan.
- . The loan rate and fees could vary based on which lender or mortgage broker you select. Higher rates and fees may be related to the individual circumstances of a particular consumer's application.
- . You are not required to complete any loan agreement merely because you have received Disclosures or have signed a loan application.
- . If you proceed with this mortgage loan, you should also remember that you may face serious financial risks if you use this loan to pay off credit card debts and other debts in connection with this transaction and then subsequently incur significant new credit card charges or other debts.
- . If you continue to accumulate debt after this loan is closed then experience financial difficulties, you could lose your home and any equity you have in it if you do not meet your mortgage loan obligations.
- . Property taxes and homeowner's insurance are your responsibility.
- . Not all lenders provide escrow services for these payments.
- . You should ask the lender about these services.
- . You should inquire about any other type of loan and/or financing you are considering.