

Homeownership Counseling Disclosure

Date: _____ Loan Number (if available): _____

Borrower(s) _____

Property Address: _____

City: _____ State: _____ Zip: _____

Lender Name: Emet Mortgage

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau's (CFPB) website, www.consumerfinance.gov/find-a-housing-counselor, and enter your zip code.

You can also access HUD's housing counseling agency website via www.consumerfinance.gov/mortgagehelp.

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).

By signing below, you acknowledge receipt of this disclosure.

Borrower Signature

Date

Borrower Signature

Date

Borrower Signature

Date

Borrower Signature

Date