



DISCLOSURE STATEMENT

The **Urban League of Hampton Roads** offers the following services and programs to our clients:

- Pre-purchase, Foreclosure Prevention, Non-Delinquency Post-Purchase and Rental

Financial Support for **Urban League of Hampton Roads** Counseling Programs is currently being provided by the following industry partners:

- National Urban League, NeighborWorks, HUD, VHDA, United Way, Housing Opportunities for Persons with AIDS and State Farm
1. Notwithstanding any recommendations made by the **Urban League of Hampton Roads** or its Housing Counselors about products or services, clients are free to choose lenders, loan products and homes or abstain from doing so, and that receiving counseling is not contingent on the use of any product or service offered by the **Urban League of Hampton Roads** or its Industry partners.
 2. **Urban League of Hampton Roads** is not involved in providing real estate and/or mortgage services and no fee or commission is received in addition to the counselor's salary.
 3. Clients are not obligated to receive any other services from **Urban League of Hampton Roads** or its exclusive partners.
 4. Clients are entitled to receive any of the counseling services listed above.
 5. Alternative services, programs and products may be found by seeking help from another HUD-Approved agency found at <http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Clients Signature _____ Date _____