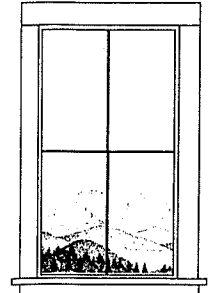


Housing Assistance Program of Essex County, Inc.


CHARTERED MEMBER



H·A·P·E·C

DISCLOSURE REGARDING SERVICES PROVIDED AND FINANCIAL RELATIONSHIPS

The Housing Assistance Program of Essex County, Inc. (HAPEC) is a not-for-profit organization providing six lines of business that preserve our communities. These business lines include: rent subsidy assistance; first-time homebuyer assistance; home rehabilitation; community infrastructure; multi-family housing; and the Adirondack Community Housing Trust. One of our activities in support of these lines of business is the Homeowners Protection Program (HOPP).

HAPEC is certified by the U. S. Department of Housing and Urban Development (HUD) to provide housing counseling. HAPEC also maintains affiliations, funding sources, partnerships and working relationships with many other private and public community organizations including the following: NeighborWorks America, Neighborhood Reinvestment Corporation, the Enterprise Foundation, the State of New York, and many local municipalities. HOPP is provided by HAPEC through our contract with NeighborWorks America.

Our clients for the HOPP are not obligated to receive any other services offered by HAPEC or any of our partners, affiliates or funding sources.

Clients have freedom of choice in selecting and engaging in any and all business transactions with persons working in the financial, mortgage, real estate, homeowner education, housing counseling or other homeownership industry. Clients have the right to make voluntary and informed decisions free of coercion, intimidation, or undue pressure.

I hereby acknowledge receipt of the above stated disclosure:

Signed: _____

Date: _____