

VERIFICATION OF PREPURCHASE COUNSELING

(Mandatory disclosure, if applicable)
Ohio Revised Code 1349.27(K)

Name of Credit Counseling Service: _____

Address: _____

On behalf of the above-named credit counseling service, I hereby verify that the consumer borrower(s) named below received pre-purchase counseling related to their Ohio Homeowners' Equity Protection Act (HOEPA) loan application of _____ (month/year) from the counseling service on _____ (date). The counseling was provided pursuant to Revised Code 1349.27 due to the high debt-to-income ratio of the consumer borrower(s). The above-named credit counseling service is a qualified provider of such services under Ohio law.

Name of Consumer Borrower(s): _____

Signed: _____

_____ Date

(Please print name)

Authorized representative for: _____

ACKNOWLEDGEMENT OF RISK DISCLOSURE

Revised Code 1349.27(K)

I/We, the above-named consumer borrower(s), acknowledge that the risks of entering into a high-cost/high-rate loan covered by HOEPA, given the high amount of debt relative to my/our income, were disclosed and discussed to me/us as part of the credit counseling provided to me/us as set forth above.

Despite the risks of entering into such a high-cost/high-rate loan given the level of my/our income and the resulting amount of debt that will be owed, I/we wish to enter into the proposed loan.

Signature of Borrower / Date

Signature of Co-borrower / Date