



NeighborWorks®

HomeOwnership Center

*Dedicated to the  
Revitalization and Growth of Neighborhoods*



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## DISCLOSURE STATEMENT

The HomeOwnership Center is a private, not-for-profit 501(c) (3) organization established in 1979, (Utica Neighborhood Housing Service, Inc.) to improve the quality of local housing and neighborhoods. Its mission is the Revitalization and Growth of Neighborhoods.

As such, The HomeOwnership Center is dedicated to enhancing the quality of life for families in its service area by providing comprehensive housing assistance, housing counseling, neighborhood revitalization, and leadership development services that help:

- People become first-time home buyers
- Homeowners increase the value of their homes
- Strengthen neighborhoods
- Fill financial, housing and community development needs not met by the private sector.

In order to fulfill its mission as stated above, and in addition to providing homeownership education and counseling services, The HomeOwnership Center also offers the following programs(among others):

### 1. Lending Services

The HomeOwnership Center provides a variety of affordable home improvement loan and grant programs that assist homeowners in need of home repairs and improvements.

### 2. Down Payment and Closing Cost Assistance Program

In addition to providing homeownership education and counseling services, The HomeOwnership Center also administers Down Payment & Closing Cost loans that provide eligible home buyers with up to \$5,000 for down payment and closing cost assistance toward the purchase of a home.

### 3. Partnership Products

Home Ownership Center will refer home buyers to several of our banking partners in order to obtain a prime mortgage product.

**The purpose of this document is to inform The HomeOwnership Center customers that they are under no obligation to utilize the other services described above in order to receive counseling.**

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I ACKNOWLEDGE THAT I HAVE RECEIVED A COPY OF THE HOMEOWNERSHIP CENTER'S DISCLOSURE STATEMENT AND UNDERSTAND THAT I AM UNDER NO OBLIGATION TO UTILIZE ANY OF THE HOMEOWNERSHIP CENTER'S LENDING OR DOWN PAYMENT AND CLOSING ASSISTANCE PRODUCTS IN ORDER TO RECEIVE COUNSELING.

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*Customer's signature*

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*Date*