VERIFICATION OF PREPURCHASE COUNSELING
(Mandatory disclosure, if applicable)
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: ___________________________________________________________________

______________________________________________                             _________________
(Please print name)                          Date

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)