Note: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling please communicate with your Homeownership Advisor about arranging alternative accommodations.

About us and Program Purpose: AEOA is a nonprofit, HUD approved housing counseling agency. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, familial status, marital status, disability, status regarding public assistance, sexual orientation or gender identity. We administer our programs in conformity with local, state and federal antidiscrimination laws, including the Fair Housing act (42 USC 3600, et seq.), title VIII of the Civil Rights Act, as well as the Human Rights Act.

Description of Services: Our Homeownership program offers programs designed to help you decide what is best for you, buying vs renting, the ABC’s of being a homeowner, and the tools to move forward in achieving homeownership.

- **Financial Wellness** In depth, comprehensive program designed to increase successful homeownership and household stability through intensive financial empowerment and homeowner training.
- **Homebuyer Education** A course designed to prepare you for the process of purchasing a home.
- **Homebuyer Counseling** Homeownership Advisors work one-on-one with you to look at what you can afford, explain mortgage terms, and how to prepare and what to expect at closing. They’ll help analyze your current financial situation, review your credit report and assist in overcoming barriers to help you become mortgage-ready.
- **Closing Cost and Down payment Assistance** A program designed to help clients fulfill the entry cost requirements of home buying.

Organizational Conduct: No AEOA employee, director, volunteer, contractor or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our organization’s compliance with federal or state regulations and our commitment to serving the best interests of our clients.

Organizational Relationships: AEOA has financial affiliation or professional affiliation with the US Department of Housing and Urban Development (HUD), Minnesota Housing Finance Agency, Minnesota Homeownership Center, Greater Minnesota Housing Fund, and Family Housing Fund.

It is our duty to inform you that AEOA can and may receive payment from you for the following services: Homebuyer Workshop. You are not obligated to receive, purchase or utilize any of these services to receive housing counseling services. If you choose to utilize any of these services, AEOA will disclose any associated fees prior to your commitment. You further understand that the above described fee may be paid by you and may be included in your loan amount or real estate purchase agreement. However, you are not obligated to receive any services offered by our organization or exclusive partner(s).

Alternative Services, Programs, and Products & Client Freedom of Choice: You are not obligated to participate in any mortgage and/or home buying program to receive housing counseling services from our organization. You are encouraged to seek alternatives for any products or services discussed. Our organization is required to provide you with information on other affordable mortgage products and/or real estate services for your individual or family needs.
Referrals and Community Resources: You may be provided information regarding local and regional services available to meet a variety of needs, including but not limited to, utility assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. AEOA will also provide information identifying alternative organizations that provide services, programs, or products identical to those offered by AEOA and its exclusive partners and affiliates.

Quality Assurance: To assess client satisfaction and in compliance with grant funding requirements, AEOA, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with AEOA funders such as HUD, The Minnesota Homeownership Center or the Minnesota Housing Finance Agency.

Errors and Omissions and Disclaimer of Liability: I/we agree AEOA, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties or related to my participation in AEOA counseling; and I hereby release and waive all claims of action against AEOA and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

I/we acknowledge that I/we received, reviewed, and agree to AEOA’s Program Disclosure

<table>
<thead>
<tr>
<th>Client Signature</th>
<th>Date</th>
<th>Co-Applicant Signature</th>
<th>Date</th>
</tr>
</thead>
</table>

Printed Client Name

Printed Co-Applicant