

# 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: \_\_\_\_\_

\_\_\_\_\_ Date

\_\_\_\_\_  
(Please print name)

Authorized representative for: \_\_\_\_\_

## ACKNOWLEDGEMENT OF RISK DISCLOSURE

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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)