



Klamath & Lake
Homeownership Center

Disclosure

Klamath & Lake Homeownership Center (KLHC) provides a wide-range of services that includes confidential face-to-face counseling sessions for the following:

- Personal Budgeting & Credit Report review
- Home Buyer Readiness(Consumer Protection, Referrals, Down Payment Assistance)
- Foreclosure Default Prevention Program
- Individual Development Accounts

KLHC offers the following interactive group education classes and workshops:

- Choices and Changes Financial Fitness 10 hour 4-part series class
- Realizing the American Dream 8 hour Home Buyer class
- **O n T r a c k** Consumer Protection and Financial Fitness 2- hour Workshop

KLHC receives State and Federal funding from the following sources (updated January 1, 2012)

- National Foreclosure Mitigation Counsel (NFMC)
- Home Ownership Assistance Program (HOAP)
- Hardest Hit Funds (Federal foreclosure prevention program)
- Oregon Realtor's Association Home Foundation Grant

KLHC Partnering organizations, agencies, and businesses:

*Consumer Credit Counseling Services of Southern Oregon *Pacific Crest Federal Credit Union
*Klamath Housing Authority *Sterling Savings Bank *All Season's Mortgage*Oregon
Homeownership Stabilization Initiative *Mission Hills Mortgage * Ameri Title *Rogue Federal
Credit Union *Fisher Nicholson Realtors *Michael Spencer, Attorney at Law *Neil Buchanan,
Attorney at Law *Karen Oaks, Attorney at Law *South Valley Wealth and Management
*Klamath County Parole and Probation *Marta's House *Oregon Housing and Community
Services *Oregon Opportunity Network *Klamath County Chamber of Commerce *Neighbor
Works Institute *Oregon Department of Justice *SCOEDD *Work Source Oregon *Multiple
Listing Services (MLS) *Coldwell Banker's *Rural Development Initiatives *USDA Rural
Development * Oregon Child Development Coalition *Oregon Human Development
Corporation *Washington Federal *Oregon Realtor's Foundation

I/We acknowledge that I/We have received a copy of KLHC's Privacy Policy, and that I am/we are not required to utilize any program or assistance which is available from KLHC or KLHC's partners. My/Our participation in any one program does not obligate me/us to participate in another, although I am/we are welcome to do so. I/We further understand that participation in KLHC counseling activities does not in any way obligate me/us to use KLHC referred lenders, realtors, or business partners.

Applicant: Printed Name	Signature	Date
-------------------------	-----------	------

Co-Applicant: Printed Name	Signature	Date
----------------------------	-----------	------