

**Housing Assistance and Development Services, Inc.  
HANDS**

**Counseling Disclosure**

**Services Offered:**

Our agency provides the following HUD one-on-one housing services:  
rental, pre-purchase/homebuying, financial management - budget/credit, post purchase,  
and resolving or preventing mortgage delinquency or default counseling.

Our agency also provides the following services and group education workshops:  
financial literacy, predatory lending, fair housing, rental, pre-purchase/homebuyer  
education, post purchase, and resolving or preventing delinquency.

**Relationship with Industry Partners:**

Our agency has financial or exclusive relationships or both, with specific industry partners,  
including HUD, USDA and Kentucky Housing Corporation.

**No Client Obligation:**

There is no obligation to receive, purchase or use any product or service offered by this agency  
or any services of its industry partners or other party in exchange for your receiving HUD  
housing counseling services.

**Alternatives:**

As a condition of our services, and in alignment with meeting our counseling goals, and in  
compliance with HUD's Housing Counseling Program requirements, we may provide  
information on alternative services, programs, and products available to you, if applicable and  
known by our staff.

I have read and received a copy of this disclosure.

Date: \_\_\_\_\_

Client \_\_\_\_\_

Client \_\_\_\_\_