

**New York Counseling Disclosure Form
For**

Loans Guaranteed Under Servicemen's Readjustment Act of 1944

This form must be used for loans guaranteed under the Servicemen's Readjustment Act of 1944 which are secured by residential real property located in New York State.

Prospective Borrower Information:

Name of Borrower

Name of Co-borrower

Property Address

City

State

Zip

THIS IS AN IMPORTANT DISCLOSURE. DO NOT SIGN THIS FORM UNTIL YOU HAVE CAREFULLY READ IT AND UNDERSTAND ITS CONTENTS.

Pursuant to section 29-a of New York's Veterans' Services Law, you have a right to obtain counseling from the New York State Department of Veterans' Services before you sign a mortgage loan that will be guaranteed under the Servicemen's Readjustment Act of 1944, secured by real property located in New York, and that you intend to use for residential purposes.

You should consider financial counseling prior to executing loan documents for a residential home loan guaranteed under the Servicemen's Readjustment Act of 1944. Under section 29-a counselors are required to review the terms and restrictions of the loan and information required under federal law, rule and regulations.

Information regarding counseling services for residential loans guaranteed under the Servicemen's Readjustment Act of 1944 is available from Home at Last, a section 501(c)(3) not-for-profit organization.

Contact Information for Home at Last

Phone: (833) 838-7338

Website: <https://homeatlast.us/loancounseling/>

Borrower(s) Certification: I/we hereby certify that I/we have been informed of the availability of counseling services from the New York State Department of Veterans' Services. I/we understand the advantages and disadvantages of obtaining counseling.

Borrower Signature	Date	Co-borrower Signature	Date
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