# NESDCAP Conflict of Interest Disclosure Form

The Homeownership Education Resource Organization (HERO), Housing and Urban Development (HUD), and Northeast South Dakota Community Action Program (NESDCAP) require full disclosure of potential and actual Conflicts of Interest so that you are in a position to make fully informed decisions. It is up to you to choose who you would like to work with in the mortgage and real estate arena.

**NESDCAP Disclosure**

In working with you to provide homebuyer education and/or counseling, I and/or NESDCAP may realize the following benefits through referral or in fact:

Type of Fee and Source:

Origination Fee and Interest on Loans: If you choose to secure a loan from NESDCAP, fees and the interest rates will be disclosed on the Good Faith Estimate.

Type of Commission and Source: $0

I understand that NESDCAP may recommend a particular mortgage loan product(s). However, I also understand that NESDCAP is NOT responsible for any lender decision, and has NO authority to approve or deny any mortgage application unless they are NESDCAP/NESDEC loans.

I understand that completion of the NESDCAP Home Ownership Program is not a guarantee that any mortgage application I make will be approved.

I agree to hold NESDCAP harmless from any losses, claims, liabilities or damages alleged to arise from NESDCAP services.

I authorize NESDCAP to release such information to funding sources or cooperating local state or federal agencies.

**I further understand that there may be more affordable mortgage products and/or real estate services available to me in the marketplace and that it is my responsibility to ensure that I am receiving the best mortgage product and/or real estate services for my individual or family needs.**

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Signature Date Signature Date