



Lakota Funds mission is to promote economic sustainability on the Pine Ridge Reservation and geographic service area, through business loans, technical assistance, and wealth building education for families and businesses.

Homeownership Education Resource Organization (HERO) Client Disclosure

I hereby request the services of Lakota Funds.

- I agree to provide information required by Lakota Funds in order to complete the program.
- I understand that Lakota Funds does not charge a fee to participate in the HERO sponsored Homebuyer Education Program.
- I understand that Lakota Funds may recommend a particular mortgage loan product(s). However, I also understand that Lakota Funds is NOT responsible for any lender decision, and has NO authority to approve or deny any mortgage application.
- I understand that completion of the Lakota Funds HERO sponsored Homebuyer Education Program is not a guarantee that any mortgage application I make will be approved.
- I agree to hold Lakota Funds, South Dakota Housing Development Authority and HERO harmless from any losses, claims, liabilities or damages alleged to arise from Lakota Fund's services.
- I understand that I am under NO obligation to purchase any of Lakota Funds homes.
- I understand that data collected by Lakota Funds for the HERO sponsored Homebuyer Education Program will be reported to South Dakota Housing Development Authority and HERO for reporting purposes only.

Lakota Funds requires 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 whom you would like to work within the mortgage and real estate arena; you are not obligated to receive any mortgage or real estate services.

You further understand that Lakota Funds is required to provide you with information on other affordable mortgage products and/or real estate services available to you in the marketplace and that it is your responsibility to ensure that you are receiving the best mortgage product and/or real estate services for your individual or family needs.

Participant Name

Co-Participant Name

Participant Signature Date

Co-Participant Signature Date

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