

Legal Advice Disclosure

**ESSENTIAL SINGLE-FAMILY REHABILITATION PROGRAM  
DISASTER RECOVERY  
LOAN PROGRAM**

You are receiving a LOAN under the Essential Single-Family Rehabilitation Program – Disaster Recovery. This is a loan and NOT a grant. North Carolina State laws provide that certain aspects of real estate transactions involve the need for legal analysis and judgment of a duly licensed attorney. It is the policy of \_\_\_\_\_ to refer you to your own attorney if you require legal advice or other assistance to understand your legal rights associated with the execution of these documents. This policy complies with North Carolina State law, which prohibits us from answering questions in reference to your legal rights. If you need legal advice, please consult your attorney.

I acknowledge receipt of this Legal Advice Disclosure.

\_\_\_\_\_  
(BORROWER'S SIGNATURE)

\_\_\_\_\_  
Date

\_\_\_\_\_  
(CO-BORROWER'S SIGNATURE)

\_\_\_\_\_  
Date