



## Office of Consumer Protection

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### CONSUMERS' BILL OF RIGHTS

Consumers have the right to fully understand the terms, costs, risks, and obligations of any financing offered in connection with a home improvement project. Consumers should receive clear written disclosures, copies of all agreements, notice of cancellation rights, and protection from deceptive or high-pressure financing practices.

- Consumers should shop around and compare loan rates and fees.
- Consumers should be informed whether the contractor is directly financing the project or is arranging financing through a third-party lender.
- Consumers should receive complete copies of the home improvement contract, financing agreement, disclosures, cancellation notices, warranties and payment schedules.
- Consumers should have adequate time to review documents, consult an attorney or advisor, compare financing options, or seek alternative lenders.
- Consumers should consider consulting a qualified independent credit counselor or other experienced financial advisor regarding the rate, fees, and provisions of this financing agreement before they proceed.
- The loan rate and fees could vary based on which lender you select. Higher rates and fees may be related to the individual circumstances of a particular consumer's application.
- Consumers are not required to complete any loan agreement merely because they have received Disclosures or have signed a loan application.
- Not all lenders provide escrow services for payments. Consumers should ask the lender about these services.
- Consumers should never sign incomplete contracts or financing forms.