



Office of Consumer Protection

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DISCLOSURE

Section 286-12A of the Laws of Rockland County requires that any licensed Home Improvement Contractor or an affiliate who directly or indirectly arranges or facilitates the financing of a home improvement contract to complete this form. The Homeowner must be given a copy of this completed form along with a copy of the "Consumers' Bill of Rights". A copy of the law is printed on the reverse side of this form.

Name of Contractor or Affiliate

Name of Homeowner(s)

Street Address

Street Address

City State Zip Code

City State Zip Code

Contractor's Telephone Number

License Number

This is to inform you that in connection with the financing of the home improvement contract on your home, I have received or expect to receive the following payments.

Total Amount of Payment, (including interest and fees)

Name of Source of Payments

Term(s)/Date(s) of Payments

Street Address of Source

Signature of Contractor or Affiliate Date

City State Zip Code

ACKNOWLEDGEMENT OF RECEIPT

I hereby acknowledge receipt of a signed and completed copy of this form and a copy of the "Consumers' Bill of Rights".

Signature of Homeowner

Date

NOTICE: Within five (5) business days of execution, a signed copy of this form **MUST** be filed with the Director at the address at the bottom of this form, together with a copy of the signed contract. *Failure to comply with this law may result in substantial penalties and the revocation of the license or the denial of an application for renewal of the Home Improvement Contractor License.*

§ 286-12. Disclosures required of certain home improvement contractors; penalties.

A. If a licensee directly or indirectly arranges or facilitates the financing of a home improvement contract, then, prior to executing the home improvement contract, said licensee must:

- (1) Disclose to the owner, in writing, any payments made or received by the licensee in connection with the financing, including the amount of such payments, on forms provided by the Director;
- (2) Provide an appropriate Consumers' Bill of Rights, prepared by the Director; and
- (3) Obtain the owner's written acknowledgement of receipt of the written disclosure of any payments and the appropriate Consumers' Bill of Rights on forms provided by the Director.

B. Within thirty (30) business days after executing a home improvement contract, any licensee required to comply with the provisions of subdivision 1 must also file with the Director:

- (1) A copy of the home improvement contract; and
- (2) A copy of the owner's Acknowledgement of Receipt of the written disclosure and the appropriate Consumers' Bill of Rights.

C. The Director may, after providing notice and an opportunity to be heard, revoke the license or deny the application for license renewal of any licensee that fails to comply with any of the requirements of this section, subject to any appeal procedures noted above.