

**Consumer**

**30 Hillside St., PO Box 582**

**Baileyville, ME 04694**

**Tel: 207-427-6702**

**Disclosure to Consumer**

Maine law requires that the disclosures below be provided to consumers before any contract is signed with, and before money is paid to, a loan broker or to third parties.

1. Written Agreement or Contract. The agreement between you and our company must be in writing, signed and must contain the following details: a complete description of services to be performed; complete details of payment: any guarantees; the time frame encompassed by the contract; a description of any offers of full or partial refund and notice informing you of the importance of reading the contract and of retaining a copy for your records.
2. Escrowing of Consumer Funds. We do not require any funds paid by you in advance.
3. Consumer Protection Bond. A \$25,000 consumer protection bond is on file with the State of Maine. If you have a claim against our company that cannot be resolved through informal means, you may institute an action to recover your loss from that bond by filing a written complaint with the Superintendent, Bureau of Consumer Credit Protection, 35 State House Station, Augusta, Maine 04333-0035.

**I acknowledge reading and receiving a copy of this Disclosure to Consumer.**

Date: \_\_\_\_\_

\_\_\_\_\_

Consumer