

MOBILE HOME RETAIL SALES
FINANCING INFORMATION DISCLOSURE STATEMENT

[Insert Name of Mobile Home Retailer – Bold Font]

Your Rights

A mobile home retailer has a “duty of good faith and fair dealing” if it provides information about financial products to you as part of your purchase of a mobile home. This duty includes:

- Providing financial information in a way that is not misleading or deceptive; and
- Disclosing all material facts about the financial information provided.

Your mobile home retailer **MAY NOT** direct you to complete a transaction with a financing product that offers you less favorable terms than the terms that are available from lenders that do not provide the retailer with extra compensation for credit transactions.

Your Choice of Lender

If you would like to finance your purchase of a mobile home, you may seek and obtain financing from **ANY** lender. You can shop around for financing and are **NOT** required to use the lender or a financial product suggested by your mobile home retailer. There may be other lenders with similar financial products that can meet your needs.

Corporate Affiliation(s) With Identified Sources of Financing [If applicable, insert information in this section]

[Insert Name of Mobile Home Retailer] has a “corporate affiliation” with one or more of the following lenders or other sources for financing that have been provided to you:

[Insert name of each corporate affiliate in **bold font** as required under Annotated Code of Maryland, Commercial Law Article, Section 14–4203(b)(1), and a description of the affiliation]

NOTE: A Mobile Home Retailer has a corporate affiliation with an individual, corporation, trust, partnership, limited liability company, association, joint venture, or any other legal or commercial entity that controls, is controlled by, or is under common control with the Mobile Home Retailer.

Contact the Maryland Commissioner of Financial Regulation

If you believe that your mobile home retailer or financier has violated your rights, **YOU MAY FILE A COMPLAINT** with the Office of the Commissioner of Financial Regulation. To do so:

- Visit the Office’s website: <http://www.labor.maryland.gov/finance/consumers/frcomplaints.shtml>
- Email the Office’s Consumer Services Unit: DLFRComplaints-LABOR@maryland.gov
- Call the Office’s Consumer Services Unit: **410-230-6077**
- Mail your complaint to the Office: **500 North Calvert Street, Suite 402, Baltimore, Maryland 21202**