

**Brown
Harris
Stevens**

Buyer's Kit

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Your Guide to Buying a Home

**Brown
Harris
Stevens**



Why Buy?

Want to take a bite out of the Big Apple? There are many reasons to consider homeownership over renting:

- **Property Appreciation** Historically, NYC has seen property values rise over time. Buying is a great way to let your money work for you.
- **Tax Write Offs** Enjoy the ability to write off a portion of your monthly costs. As a primary or secondary residence, the interest payments of your loan (up to \$750,000 of loan value), as well as the real estate tax that is apportioned to your apartment/home, may be able to be deducted to a limit. Please consult with your accountant about your eligibility.
- **Build Equity** As your property appreciates in value, you can use the equity you build to “trade up” to purchase a larger home, or simply amass greater savings.
- **Capital Improvements** Unlike a rental property, as you invest in the cosmetic or structural improvement of your home, it is directly correlated to increasing the value of the home itself.
- **Capital Gains Primary Residence Exclusion** If you purchase a primary residence and live there for more than 2 years, you can exclude up to \$250,000 in capital gain from tax if you are single, and up to \$500,000 for a couple.
- **1031 Exchange** A 1031 Exchange allows you to sell an investment property and reinvest in a like-kind replacement property within a period of time in order to defer taxes on recognition of capital gains and related federal income tax liability.

All information is from sources deemed reliable but is subject to errors, omissions, changes in market, laws, price, prior sale or withdrawal without notice. No representation is made as to the accuracy of any description or estimates or that any financial projections can be achieved. Actual results are subject to changes in market conditions, tax and interest rates and other factors. All measurements and square footages are approximate and all information should be confirmed by customer. Customers should consult with their professional advisors for tax and financial specifics.

Step-by-Step Guide to Buying a Home

1. Create a Wish List Speak with your Brown Harris Stevens Agent about what you desire and require of a home and neighborhood. Defining the price range, size of apartment, and building amenities will give your agent a good starting place for your search. Flexibility in any of these areas will broaden your options.

2. Select a Winning Team It is not only important to work with a Real Estate Agent whom you like and trust, but to select a full team of skilled professionals, including a New York City-based Real Estate Attorney and Mortgage Broker/Banker, who can help facilitate the process. Purchasing in New York City is highly specialized, so it is important to work with experts who can guide you through the intricacies.

3. Consult About Financing Whether working with a Mortgage Broker or Financial Institution directly, one of the most important steps in the purchase process is to meet with a professional to assess your finances and determine what you can afford and whether you should finance your purchase.

4. Fully Disclose Your Financials Your agent will best guide you through this process once he or she is aware of your financial situation, specifically, your down payment, liquid assets after closing, debt and overall income. This will assist them in finding the best home to fit your parameters and help you spend your time as wisely as possible.

5. Plan Your Search Your Brown Harris Stevens Agent has access to all available listings in New York City transmitted by the Real Estate Board of New York (REBNY) as well as other listings. Ask them to send you potential listings prior to making appointments and going to open houses. There is no need to seek the assistance of multiple agents as all members of REBNY have access to the same listings.

6. Hit the Ground Running The best times to view properties are weekdays from 10am to 7pm, and on Sunday, when you can cover a lot of ground by visiting Open Houses scheduled throughout the day.

7. Make an Offer You've found it! The next step is to discuss submitting an offer through your agent. An offer includes your preferences such as price, closing date and included/excluded personal property (light fixtures, etc.), as well as your qualifications as a buyer (i.e, current income, job description, net worth and debt status).

Please note: Protect yourself against wire fraud. Before making any wire transfer, always call the receiving party to confirm the wire details.





Step-by-Step Guide to Buying a Home (cont.)

8. Due Diligence Once the seller accepts your offer, the seller's attorney supplies your attorney with a Contract of Sale. In addition to the review of the language of the contract, your attorney will review the necessary/pertinent Condo/Co-op documents such as the Offering Plan, Building Financials, and Board Meeting Minutes. For a Townhouse, your attorney will review City documents.

9. Sign a Contract Upon satisfactory due diligence, you should be ready to sign your contract. Unlike most states, in New York no monies are due until you are ready to sign, when a 10% earnest deposit is usually due and held in escrow until closing. It is very important to note that until both parties sign a contract and it is delivered to the seller or seller's attorney, a seller can accept another purchaser's offer.

10. Apply for a Mortgage Upon signing your contract, immediately contact your mortgage broker/banker to help move the process along quickly. The loan process may take up to 45 days to complete and hinges on your ability to provide all the required financial documents to your broker/banker.

11. Complete Your Board Package While applying for your mortgage, your Brown Harris Stevens Agent will assist you with completion of the Condo or Co-op board package. Your completed package must be returned to your agent within the time specified in your contract or 3 days from the date a bank commitment letter is received, whichever applies.

12. Ace the Board Interview If you are purchasing a co-op, meet with your Brown Harris Stevens Agent beforehand to prepare. The Board's decision is customarily made known within 72 hours; however, some Boards may take longer. Upon board approval, notify your attorney who in turn will coordinate the closing date. This can take up to 2 weeks to schedule.

13. Inspect the Premises The day before or the morning of the closing, your Agent will accompany you to inspect the property. Make certain to check appliances, plumbing, and personal property has been removed and that the premises are in broom swept condition.

14. Close the Deal Within a few days of your closing date, your attorney will advise you on what certified monies to bring to the closing. Also be sure to bring your driver's license or passport, and a checkbook.

Congratulations You're a homeowner!

Please note: Protect yourself against wire fraud. Before making any wire transfer, always call the receiving party to confirm the wire details.

Comparing Condos, Co-ops and Townhouses

	Condo	Co-op	Townhouse
Ownership Type	Deed/Title	Stock Certificate	Deed/Title
Required Monthly Costs	Common Charges, RE Taxes, Homeowners Insurance	Maintenance, Homeowners Insurance	RE Taxes, Homeowners Insurance, Water/Sewer, Heat/Hot Water
Financial Requirements	Funds to Close	Debt to Income Requirements, Post-Closing Liquidity	Subject to Bank Approval
Due Diligence	Offering Plan, Building Financials, Meeting Minutes, Management Questionnaire	Offering Plan, Building Financials, Meeting Minutes, Management Questionnaire	Inspection of Mechanicals, Roof, Electric, Property and Land
Approval Process	Purchase Application	Board Package and Interview	Property Inspection and Bank Approval (if applicable)
Renting Out/Subletting	At Owner's will, subject to technical approval	Subject to Board Approval and might have a time limit and board interview required	At Owner's will but subject to what certificate of occupancy allows
Approx Closing Time Frame	2-3 Months from Contract Signing	3-4 Months from Contract Signing	1-2 months, depending on financing and seller time frame
Potential Additional Costs	Capital Contribution	Flip Tax	Inspection and Survey
Closing Costs	Ranges from 3-7% of purchase price	Substantially less than that of Real Property	Ranges from 3-7% of purchase price





Types of Ownership

Cooperative

Cooperatives, or co-ops, comprise a significant portion of New York City's real estate market. When purchasing a cooperative apartment, one purchases shares of stock in a corporation that owns the building and usually the land beneath. A stock certificate representing the purchased shares and a proprietary lease giving the right to occupy the apartment are conveyed at closing.

The size of the apartment and its amenities determine the number of allocated shares, which therefore determines the amount of maintenance. Maintenance fees cover the operating costs of the building such as upkeep of common areas, staff salaries, as well as payment of real estate taxes and interest on any underlying building mortgage.

A Board of Directors, whose duties are to conduct the business of the corporation and oversee the management company of the building, is elected from among the shareholders. Typically, the Board or an interview committee reviews the application of each prospective shareholder or lessee and presides over a personal interview prior to approving any purchase or lease. The Board has the right to approve or deny any applicant without cause.

Most co-ops require shareholders to occupy their apartments as primary residences; however, depending on the building, there may be an allowance for subletting. A prospective lessor is required to submit a formal application and personally interview with the Board for its approval. Duration varies from building to building, so be sure to ask your agent to confirm.

Types of Ownership

Condominium

The ownership of a condominium apartment is similar to the ownership of real property. A purchaser of a condo takes title by deed for not only the apartment but also a percentage of the building's common areas. Each owner pays property taxes to the city and common charges to the Board of Managers for their individual units. Real estate taxes may be deductible, however common charges are not.

The Board of Managers is elected by the condo residents to oversee building operations and enforcement of the "house rules." The board uses the common charges to pay employees, as well as repair and improve the building.

Condominium transactions include a "right of first refusal" by the Board within 20-30 from receipt of a completed application.



Types of Ownership



Cond-op

By definition, a cond-op is a residential cooperative where the ground floor (typically commercial units) is converted into a separate condominium owned by either an outside investor or the original Sponsor of the building. Because the owner of the condo is not the owner of the co-op, the co-op does not receive the benefit from the condo income. Cooperatives that operate in the style of a Condominium are commonly yet inaccurately referred to as cond-ops.

Townhouse & House

A purchaser of a townhouse or house receives "fee simple" ownership of real property. The owner is responsible for payment of real estate taxes and common charges such as but not limited to water, electric, gas, as well as insurance. The owner is also solely responsible for approving the sale or lease of the property. When owning your home, all equipment, repairs and upkeep such as roof, heating/cooling, windows, outdoor structures, hot water, electrical systems, video monitor and anti-theft systems are maintained by the homeowner, unless a property manager is hired. In addition to single family townhomes, some properties are designated as multi-dwelling (i.e., 2-4 family) homes. Check with your attorney about the possibility of increasing or decreasing such designations. Keep in mind that homes which are larger than 4-family are considered a commercial purchase.



Building Terms



Pre-War Buildings are those built before World War II. These buildings tend to be less than twenty stories and are recognized for features such as larger rooms and/or windows, hardwood floors and high ceilings. These can be either doorman or non-doorman.

Post-War Buildings are generally larger than Pre-War, and were built between the 1950's and 1970's. Most will have doormen. Found on most city blocks, they tend to be constructed of white, red or brown brick.

Loft Apartments are usually large open spaces with high ceilings and big windows. They are predominantly located in the downtown neighborhoods and seldom have doormen.

Brownstones & Townhouses are usually 4 to 6 stories and are either single family homes or have been converted into multiple apartments (usually one per floor). Generally, these buildings offer a lot of charm with details such as wood moldings, fireplaces and outdoor space. They rarely have doormen.

Walk-up Buildings are no more than 6 stories and have no elevator and no doorman. They were originally constructed as multi-family housing. As one can imagine, the higher the floor – the less expensive the apartment.

Studios are one or two rooms that combine a living room and sleeping area. The kitchen may be within the same room or separate. An alcove studio (or L-Shaped) is a one or two room studio with a separate alcove, which can be used as a sleeping area or "walled off" to form a bedroom. Please note that any alteration to the apartment should always be discussed with the landlord.

Convertible (or flex) apartments have either an alcove that can be "walled off" to create an additional bedroom, or when the living room is large enough to split, to make an additional bedroom while still retaining some of the living room space.

Junior 4 is a 1-bedroom with an alcove converted to a 2-bedroom.

Duplex or Triplex apartments consist of two or three floors respectively.

Loft Area or Mezzanine is an additional space created in apartments with very high ceilings. The loft area is usually constructed above the living room, accessible by a staircase or ladder and typically used for storage or sleeping.



Area Map

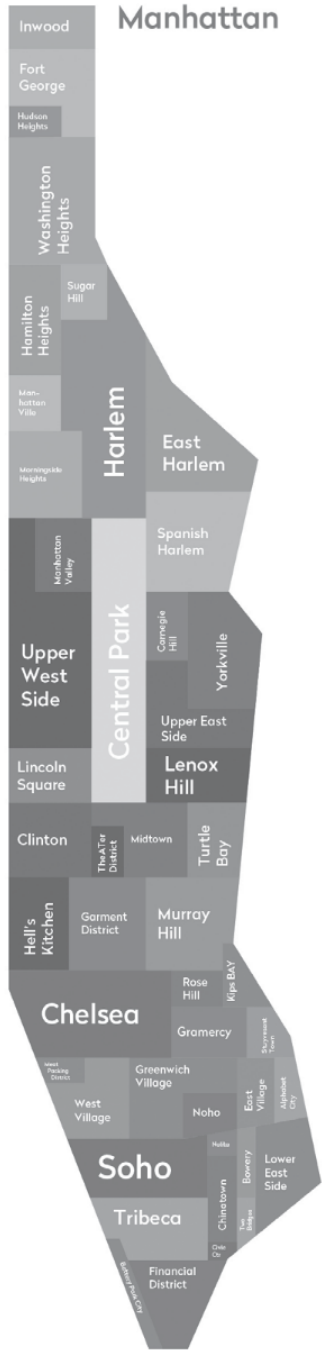


Riverdale

New Jersey



BrownHarrisStevens



Queens

Brooklyn



Estimated Purchaser Closing Costs

New York City – All Residential Property Purchases

Purchaser's Attorney:	\$2,500+	
Bank Attorney:	\$850-\$1,750	
Bank Application Fee/Underwriting:	\$750-\$1,250	
Appraisal:	\$400-\$1,500	
UCC-1 Filing Fee:	\$75-\$100 (if applicable)	
Homeowner's Policy Required by Lender:	Costs will vary depending on coverage selected by borrower/purchaser. Check with insurance agent	
New York State Mansion Tax for NYC	Price	Rate
	\$1,000,000-\$1,999,999	1.00%
	\$2,000,000-\$2,999,999	1.25%
	\$3,000,000-\$4,999,999	1.50%
	\$5,000,000-\$9,999,999	2.25%
	\$10,000,000-\$14,999,999	3.25%
	\$15,000,000 - \$19,999,999	3.50%
	\$20,000,000 - \$24,999,999	3.75%
	\$25,000,000 or more	3.90%
Credit Report Fee:	\$50-\$100+/applicant	

Cooperative Apartment Purchases – Additional Costs

Lien Search and Judgment:	\$350
Recognition Agreement Review:	\$250+
Purchase Application*:	\$500 +/-
Maintenance Adjustment:	Purchaser reimburses seller for any prepaid maintenance
Move-in Deposit (refundable)*:	\$500-\$1,000
Move-in Fee (non-refundable)*:	\$250-\$750

Condominium Apartment Purchases – Additional Costs

Purchase Application:	\$500-\$1,000
Title Insurance:	Approximately \$4 per \$1,000 of purchase price
Mortgage Title Insurance:	Approximately \$1 per \$1,000 of loan amount
Title and Municipal Search:	\$350-\$500
Title Endorsements:	\$75-\$150
E-Tax Filing (Acris):	\$100
Deed Recording Fees:	\$250-\$750
Mortgage Recording Fee:	Mortgage less than \$500,000 = 1.80% of mortgage amount (minus \$30 for 1 or 2 family dwellings) Mortgage \$500,000 and over = 1.925% of mortgage amount
Common Charge Adjustment:	Purchaser reimburses seller for any prepaid common charges
Move-in Deposit (refundable)*:	\$500-\$1,000
Move-in Fee (non-refundable)*:	\$250-\$750
Real Estate Tax Adjustment	Purchaser reimburses seller for any pre-paid real estate tax

Townhouse & House Purchases Only

Title Insurance:	Approximately \$4 per \$1,000 of purchase price
Mortgage Title Insurance:	Approximately \$1 per \$1,000 of loan amount
Title and Municipal Search:	\$350-\$500
Title Endorsements:	\$75-\$150
Deed Recording Fee:	\$250-\$750
Mortgage Recording Fee:	If applicable: Mortgage less than \$500,000 = 1.80% of mortgage amount (minus \$30 for 1 or 2 family dwellings) Mortgage greater than \$500,000 on 1-3 family residential dwelling = 1.925% of mortgage amount (minus \$30 for 1 or 2 family dwellings)
Real Estate Tax Adjustment	Purchaser reimburses seller for any pre-paid real estate tax

Sponsor Sales (New Development & Conversion) – Additional Sample Closing Costs Typically Paid By Purchaser

Sponsor's Attorney Fees:	\$2,500+	
Sponsor's NYC Transfer Tax**:	Residential (1-3 Family House, Individual Condo or Co-op Unit): \$500,000 or less = 1% of purchase price Greater than \$500,000 = 1.425% of purchase price All Other Transfers: \$500,000 or less = 1.425% of purchase price Greater than \$500,000 = 2.625% of purchase price	
Sponsor's New York State Transfer Tax**:	Price	Transfer Tax
	\$2,999,999 and less	0.40%
	\$3,000,000 or more	0.65%
Resident Manager (Super)'s Unit:	If applicable, calculated based on Purchaser's percentage of common interest in the building	
Working Capital Fund Contribution:	One-time fee of approximately 1 to 2 months of common charges	

*Check with the managing agent of the co-op/condominium to determine specific fees.

**The transfer taxes are calculated and added to the purchase price (for tax purposes only) and then recalculated based on the higher price (may trigger Mansion Tax). These may be negotiable.

All costs are estimated, and will vary based on transaction details, changes in rates and taxes, and other factors. No representation is made as to the accuracy of these estimates. Parties to transaction must consult their own counsel and refer to transaction details for verification of all costs.



Submit Offer

Date

Listing Agent 1		Listing Agent 2			
Selling Agent 1		Selling Agent 2			
Property		Apt		Listing Price	
Buyer 1			Buyer 2		
Name					
Address					
Rent		Rent			
Own	How Long?	Own	How Long?		
Employer					
Hire Date					
Annual Salary					
Annual Bonus					
Other income					
Schedule C income if self-employed					
Total Income			Total Income		
Assets	Buyer 1	Buyer 2	Liabilities	Buyer 1	Buyer 2
Cash in banks			Mortgages on Real Estate		
Other liquid assets			Installment Loans (e.g. Auto)		
Stocks/Bonds			Other accounts payable		
Retirement Accts.			Credit card balances		
Real estate Owned			Unpaid Taxes		
Other Assets			Other debts		
Total Assets			Total Liabilities		
Combined assets:			Combined Liabilities:		
Purchase Price Offered		All Cash Financing 75% 80% 90% Other:			
Total Cash Down		Source of Down payment			
Pre-qualified	Letter Attached		Pre-approved	Letter Attached	
Contingencies	Need to sell first	Engineering Report	Gift	Mortgage	Other
Pets If yes, what kind, how many?					
Attorney contact information:		Comments:			
Name:					
Phone:					
Email:		Signature:			



New York State
DEPARTMENT OF STATE
Division of Licensing Services
P.O. Box 22001
Albany, NY 12201-2001

Customer Service: (518) 474-4429
www.dos.state.ny.us

New York State Disclosure Form for Buyer and Seller

THIS IS NOT A CONTRACT

New York State law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.

Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this disclosure form. A real estate agent is a person qualified to advise about real estate.

If you need legal, tax or other advice, consult with a professional in that field.

Disclosure Regarding Real Estate Agency Relationships

Seller’s Agent

A seller’s agent is an agent who is engaged by a seller to represent the seller’s interests. The seller’s agent does this by securing a buyer for the seller’s home at a price and on terms acceptable to the seller. A seller’s agent has, without limitation, the following fiduciary duties to the seller: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A seller’s agent does not represent the interests of the buyer. The obligations of a seller’s agent are also subject to any specific provisions set forth in an agreement between the agent and the seller. In dealings with the buyer, a seller’s agent should (a) exercise reasonable skill and care in performance of the agent’s duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

Buyer’s Agent

A buyer’s agent is an agent who is engaged by a buyer to represent the buyer’s interests. The buyer’s agent does this by negotiating the purchase of a home at a price and

on terms acceptable to the buyer. A buyer’s agent has, without limitation, the following fiduciary duties to the buyer: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A buyer’s agent does not represent the interest of the seller. The obligations of a buyer’s agent are also subject to any specific provisions set forth in an agreement between the agent and the buyer. In dealings with the seller, a buyer’s agent should (a) exercise reasonable skill and care in performance of the agent’s duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the buyer’s ability and/or willingness to perform a contract to acquire seller’s property that are not inconsistent with the agent’s fiduciary duties to the buyer.

Broker’s Agents

A broker’s agent is an agent that cooperates or is engaged by a listing agent or a buyer’s agent (but does not work for the same firm as the listing agent or buyer’s agent) to assist the listing agent or buyer’s agent in locating a property to sell or buy, respectively, for the listing agent’s seller or the buyer agent’s buyer. The broker’s agent does not have a direct relationship with the buyer or seller and the buyer or seller can not provide instructions or direction directly to the broker’s agent. The buyer and the seller therefore do not have vicarious liability for the acts of the broker’s agent. The listing agent or buyer’s agent do provide direction and instruction to the broker’s agent and therefore the listing agent or buyer’s agent will have liability for the acts of the broker’s agent.

Dual Agent

A real estate broker may represent both the buyer and seller if both the buyer and seller give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the buyer and seller. The obligations of an agent are also subject to any specific provisions set forth in an agreement between the agent, and the buyer and seller. An agent acting as a dual agent must explain carefully to

Representing a Buyer - Other Firm's Listings and/or BHS's Listings (Designated Sales Agent)

(Rev. 9/18)

both the buyer and seller that the agent is acting for the other party as well. The agent should also explain the possible effects of dual representation, including that by consenting to the dual agency relationship the buyer and seller are giving up their right to undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency by indicating the same on this form.

of the real estate broker. With the informed consent of the buyer and the seller in writing, the designated sales agent for the buyer will function as the buyer's agent representing the interests of and advocating on behalf of the buyer and the designated sales agent for the seller will function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

Dual Agent with Designated Sales Agents

If the buyer and seller provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the buyer and another sales agent to represent the seller to negotiate the purchase and sale of real estate. A sales agent works under the supervision

This form was provided to me by ARIELA HEILMAN&DEBORAH MILLER of BROWN HARRIS STEVENS RESIDENTIAL LLC (print name of company, firm or brokerage), a licensed real estate broker acting in the interest of the:

- Seller as a (check relationship below)
- Buyer as a (check relationship below)
- Seller's agent
- Buyer's agent (Other Firm's Listings)
- Broker's agent
- Broker's agent
- Dual agent
- Dual agent with designated sales agent

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

- Advance informed consent dual agency (BHS's Listings)
- Advance informed consent to dual agency with designated sales agents

If dual agent with designated sales agents is indicated above: _____ is appointed to represent the buyer; and _____ is appointed to represent the seller in this transaction.

(I) (We) _____ acknowledge receipt of a copy of this disclosure form: signature of { x } Buyer(s) and/or { } Seller(s):

Date: _____

Date: _____



Division of Licensing Services

New York State
Department of State, Division of Licensing Services
(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing Discrimination Disclosure Form

Federal, State and local Fair Housing Laws provide comprehensive protections from discrimination in housing. It is unlawful for any property owner, landlord, property manager or other person who sells, rents or leases housing, to discriminate based on certain protected characteristics, which include, but are not limited to **race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status**. Real estate professionals must also comply with all Fair Housing Laws.

Real estate brokers and real estate salespersons, and their employees and agents violate the Law if they:

- Discriminate based on any protected characteristic when negotiating a sale, rental or lease, including representing that a property is not available when it is available.
- Negotiate discriminatory terms of sale, rental or lease, such as stating a different price because of race, national origin or other protected characteristic.
- Discriminate based on any protected characteristic because it is the preference of a seller or landlord.
- Discriminate by “steering” which occurs when a real estate professional guides prospective buyers or renters towards or away from certain neighborhoods, locations or buildings, based on any protected characteristic.
- Discriminate by “blockbusting” which occurs when a real estate professional represents that a change has occurred or may occur in future in the composition of a block, neighborhood or area, with respect to any protected characteristics, and that the change will lead to undesirable consequences for that area, such as lower property values, increase in crime, or decline in the quality of schools.
- Discriminate by pressuring a client or employee to violate the Law.
- Express any discrimination because of any protected characteristic by any statement, publication, advertisement, application, inquiry or any Fair Housing Law record.

YOU HAVE THE RIGHT TO FILE A COMPLAINT

If you believe you have been the victim of housing discrimination you should file a complaint with the New York State Division of Human Rights (DHR). Complaints may be filed by:

- Downloading a complaint form from the DHR website: www.dhr.ny.gov;
- Stop by a DHR office in person, or contact one of the Division’s offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint. A list of office locations is available online at: <https://dhr.ny.gov/contact-us>, and the Fair Housing HOTLINE at (844)-862-8703.

You may also file a complaint with the NYS Department of State, Division of Licensing Services. Complaints may be filed by:

- Downloading a complaint form from the Department of State’s website https://www.dos.ny.gov/licensing/complaint_links.html
- Stop by a Department’s office in person, or contact one of the Department’s offices, by telephone or by mail, to obtain a complaint form.
- Call the Department at (518) 474-4429.

There is no fee charged to you for these services. It is unlawful for anyone to retaliate against you for filing a complaint.



Division of Licensing Services

New York State
Department of State, Division of Licensing Services
(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing Discrimination Disclosure Form

For more information on Fair Housing Act rights and responsibilities please visit <https://dhr.ny.gov/fairhousing> and <https://www.dos.ny.gov/licensing/fairhousing.html>.

This form was provided to me by ARIELA HEILMAN&DEBORAH MILLER (print name of Real Estate Salesperson/
Broker) of BROWN HARRIS STEVENS (print name of Real Estate company, firm or brokerage)

(I)(We) _____

(Real Estate Consumer/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:

Real Estate Consumer/Seller/Landlord Signature _____ Date: _____

Real Estate broker and real estate salespersons are required by New York State law to provide you with this Disclosure.

Thank You



Brown Harris Stevens