## Friends of the North Country, Inc.

1387 Hardscrabble Road Cadyville, NY 12918-1912 Phone: (518) 293-5045 Fax: (518) 293-5017

Toll Free: 1-888-355-FONC (3662)
Email: info@friendsofthenorthcountry.org

Scott Campbell Executive Director

Bruce Garcia **Chair** 

Ethel Clarke Vice Chair

John Clarke **Secretary** 

Mark Kaiser Treasurer

Peter R. Prescott Gretchen Crowningshield **Directors** 

Arthur LeFevre **Sustaining Member** 

#### Dear Client:

**RE: Application** 

Please complete the attached forms and compile the necessary supporting documents listed on the enclosed document checklist, so that a Housing Counselor can assist you with your Housing issues.

Please call a counselor if you need any assistance completing the forms. When the forms are complete and you have all the necessary documents, please make the necessary arrangements to submit the completed application. Once the application is received it will be reviewed, and a counselor will contact you to continue the next steps of process.

Please note: Receiving or completing this application is <u>not</u> a guarantee to receive any specific grant program or service. We do not take walk-in appointments, so if you need assistance, please call the Housing Counseling Assistant to make an appointment.

Emails should be sent to the following addresses or calls should be directed to 518.834.9606 extensions as follows:

Sincerely,

## The Housing Counseling Department

Emails should be sent to the following addresses or calls should be directed to 518-293-5045 extensions as follows:

Elizabeth Jent, Housing Counselor, ext. 126 or ejent@friendsofthenorthcountry.org

Christina Piercy, Housing Counseling Counselor, ext. 125 or cpiercy@friendsofthenorthcountry.org

Melissa Furnia, Director of Finance and Housing, ext. 134 or mfurnia@friendsofthenorthcountry.org

- To assist with the provision of safe, decent, affordable housing
- To undertake economic development, which supports community wide revitalization.
- To identify, designate and restore locally significant historic structures.
- To generally act as facilitators in the process of stabilization, growth and development.

## Friends of the North Country, Inc.

**HUD Certified Housing Counseling Agency** 



### **REHAB Application Checklist PHASE 1**

### Please read, complete, and sign the following attached forms:

	Application
	Income and Expense Form
	Privacy Policy
	Disclosure Statement
	Consumer Agency Disclosure
	HOME Eligibility Release Form
	Authorization to Obtain/Release/Exchange Information
	Employment Status Certification Form
<u>Please</u>	Collect and copy the following supporting documentation:
	Deed
	Most Recent Two Years of Land and School Tax Receipts
	Most Recent Mortgage Statement (if applicable)

# Friends of the North Country, Inc. <u>APPLICATION</u>

### 1. PERSONAL HOUSEHOLD INFORMATION

A. Applicant			Б. СС	о-Аррисапі	
Name:			Name:		
DOB:		DOB:			
S.S. #:		S.S. #			
Home Address:		Home	Address: (if c	lifferent than applicant)	
			•		
Town of:					
Mailing Address (if different):					
,					
Home Telephone #:		Home	Telephone #:		
Cell Phone #:		Cell P	hone#		
E-mail address:		E-mai	l Address:		
Place of Employment: Name, Addre	ess & Phone #:	Place	of Employme	nt: Name, Address & Phone #:	
<b>1</b> •			1 ,	•	
Start Date:		Start Date:			
Are you retired? YES / NO		Are yo	ou retired? YI	ES / NO	
Are you a veteran? YES / NO		Are yo	ou a veteran?	YES / NO	
Do you receive Disability Benefits?	1			ability Benefits?	
YES / NO			S / NO	•	
Are you a U. S. Citizen?		Are yo	ou a U.S. Citiz	zen:	
YES / NO			S / NO		
If NO provide documentation of citizenshi	p status	If NO provide documentation of citizenship status			
Race (select primary): □White □ Na	ntive American	Race (select primary): □White □ Native American			
□Asian □ African American □ Hisp	anic	□Asian □ African American □ Hispanic			
□Other:		□Other:			
Education: □ GED □ 2 year □ 4 year	r □ Post-grad	Education: □ GED □ 2 year □ 4 year □ Post-grad			
□ Other:		□ Other:			
Marital Status: □ Single □ Married	□ Divorced	Marital Status: □ Single □ Married □ Divorced			
□ Widowed □ Separated □ Other:		□ Widowed □ Separated □ Other:			
C. Other Members in House	hold	•	•		
Name	Date of Birth		S.S. #	Disabled?	
1.				Yes or No	
2.				Yes or No	
3.				Yes or No	
4.				Yes or No	
			<u> </u>	10	

Are you related to any current Staff and/or Board Members of FRIENDS OF THE NORTH COUNTRY, INC: **Yes** or **No** If yes, please state the persons name and relationship to you:

### 2. HOUSEHOLD INCOME INFORMATION:

Note: For purposes of determining program eligibility, please provide the following information, for ALL members of your household and for ALL sources of income.

FRIENDS OF THE NORTH COUNTRY, Inc. may ask for documentation later.

Sources of Income	Amount Received Monthly (GROSS)	Household Member Who Receives Income	Will there be any change in the next 12 Months?
Wages	(GROSS)		next 12 Months.
· ·			
Social Security			
SSI/Disability			
Unemployment			
Worker's Comp			
Pension/Retirement			
<b>Public Assistance</b>			
Dividends &/or Interest			
Income from Real or			
Personal Property			
Alimony			
Child Support			
Earned Income Tax			
Credit (divided by 12)			
Rental Income			
Other:			
MONTHLY TOTALS	\$	\$	\$
**If you answered YES	S, income will change	e in the next 12 months, please	e explain:
Are you seasonally emp	ployed: YES / NO, is	f yes please list Employer and	Dates Employed:
If no, when was last paym	ES/NO Do you have ent?ease provide copy of	most recent statement that	our Mortgage current? YES/NOshows monthly payment and
			Δ/1
<b>Deed</b> -Date Recorded in Cor	unty Clerks Office:	Book #:	Page #

Are your property and school taxes paid up-to-da	ite? YES / NO			
Do you pay water and/or sewer fees to Town or	Village? YES / NO			
Do you have Homeowners and/or Renters Insura	ance on your home? YES / NO			
What year was your home built? Is y	our home a Mobile Home? YES / NO			
When (what year) did you buy your home?	How many bedrooms does your home have?			
How many stories is your home? Is you	ar home in a flood affected area? YES / NO			
Do you live at the residence for at least 6 months	s each year? YES / NO			
Do you own other real estate? YES / NO If yes, location and type (rental, business, camp,	etc.)			
Has this property had housing rehabilitation in the If yes, date of assistance:	ne past? YES / NO Source of assistance:			
Are there any Judgments or Liens held against (such as: liens from Child Support, Medic If yes, please explain:  Source of Lien:  Name & Address of Lien holder(s):				
	either directly, through advertising, or by any other	er means such		
Were you guaranteed a loan modification or aske (please check all that apply): Pay a fee sign title to your property or stop making loan	a contract redirect mortgage payments	sign over		
4. HOUSEHOLD ASSETS				
	your household and how much each one is wort	th.		
FRIENDS OF THE NORTH COUNTRY, Inc. may ask for documentation later.				
Checking & Savings	Cash or Market Value (\$)			
Account #:	\$			
Name & Address of Bank:				
Account #:	\$			
Name & Address of Bank:				
Cash on Hand	\$			

\$

\$

\$

Stocks, bonds, Treasury bills, certificates of Deposit (CD), and/or money market accts.

SUBTOTALS-LIQUID ASSETS

Real Estate-NOT including you home

(please list parcels separately)

Retirement/Pension F	unds	\$	
Net Worth of Business		\$	
Attach current financi	` '		
Life Insurance:	Net Cash Value	S	
	Face Value of Policy	\$	
Assets:			
1. Motorcycle		\$	
2. Four wheeler		\$	
3. Camper		\$	
4. Other		\$	
5. Other		\$	
TOTAL HOUSEHOL	LD ASSETS	<u></u>	
<b>Automobiles Owned:</b>	(year, make, model, and p	payment (if any) for each vehicle)	
۷.			_
3.			_
contained in this application that whoever knowingly of the United States, sha IN ADDITION, I, the mecessary, FRIENDS Of Housing Rehabilitation low-income homeowne substitute for the responshome that I may find diand the amount of proport THE NORTH COU maintenance and upkee	ation are true and correct.  y and willingly makes or all be fined not more than undersigned, acknowledge  OF THE NORTH COUNT grants are for improving ers and are not intended for asibility of regular mainted spleasing. The rehabilitaterty insurance coverage reformations of the property of the propert	ndersigned, hereby certify that the statements and information. WARNING: 18 U.S.C. 1001 provides, among other uses a document of jurisdiction of any Department of a \$10,000 or imprisoned for not more than five years, or that the following statement of purpose has been reactive. TRY, Inc. has been contacted for clarification: safety, sanitation and in some cases, code-related prober remodeling or cosmetic improvements. They are not enance and upkeep and may not remedy every conditionation may result in an increase in the assessed value of prequired and a potential increase in property taxes. FRI tion available regarding household budgeting and propen advance homeownership skills.	things, Agency or both. d and, if blems for t a n of the property IENDS
By my signature below.	, I verify that I am a legal	resident of the United States.	
Applicant's Signat	ure	Date	
Co-Applicant's Sig	nature	Date	

# Income and Expense Form

Income:	PER MONTH	NET
Your Employment Income (Gross)		
Your Spouses Employment Income (Gross)		
The following categories should include income from all members of the household		
Net Rental Income		
Bonuses		
Commissions		
Social Security and/or SSD or SSI		
Child Support		
Aid for Dependent Children		
Alimony		
Unemployment		
Other:		
TOTAL INCOME:		

**Client Name:** 

Expenses:	PER MONTH
Fixed Expenses:	
<u>Auto:</u>	
Auto Insurance	
Auto Loan	
Auto Tags/Registration	
Auto Repairs/Maintenance	
Gasoline	
Child support/Alimony	
<u>Debts:</u>	
Credit card minimum payments	
Credit collections	
Bankruptcy	
Installment Loans	
Student Loans	
<b>Housing Payment:</b>	
1st Mortgage	
2nd Mortgage	
Homeowner's/Rental Insurance	
Property Taxes	
Lawn Care/snow removal	
Rent	

When entering your income and expenses make sure you enter items on a monthly basis.

Example: If you do not have a monthly fuel oil budget, take the amount you pay per year and divide it by 12 to get a monthly figure. Please call with any questions.

Your counselor will use this form to help you prepare a sustainable budget.

Complete this form accurately as the information is being used to develop counseling strategies.

Please sign this box when you complete the form.

Sign Here:

<u>Insurance:</u>	
Accident and Disability	Household:
Health Insurance	Alcoholic Beverages
Life Insurance	Allowance for Children
Medical:	Checking Account Fees
Dentist	Barber/Beauty Shop
Doctor Visit/Copay	Child Care
Medications	Торассо
Miscellaneous:	Cleaning Supplies
School fees (books, supplies, etc.)	Clothing
Other	Personal Items/Toiletries
	Family Pictures/Photos
<u>Utilities:</u>	Laundry/Cleaning
Cable TV	Mad Money
Cell Phone	Repairs/Maintenance
Electricity	Movie Rental
Trash Services	Pest Control
Heating (Natural Gas or Oil)	Vacations
Water/Sewer	Other
Telephone (Landline)	Pet Supplies/Expenses
Internet	Public Transportation
	Rental Property
Discretionary Expenses:	Tax (not included elswhere)
	· ·
Charity:	TOTAL EXPENSES:
Church donations	NET SURPLUS/DEFICIT:
Other gifts/donations	
Entertainment:	
Athletic events/hobbies	
Dining out	
Books/newspapers/magazines	
TV streaming (Netflix/Hulu etc.)	
Video games	
Other:	
Gifts:	
Birthday gifts	
Holiday gifts	
Food and groceries:	
Food at work	
Groceries	
Meal delivery (takeout, Hello Fresh, etc.)	

# Friends of the North Country, Inc. Privacy Policy

Friends of the North Country, Inc. (FONC) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your personal information, including your debt, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization; granted in the Authorization to Release/Obtain Information form. However, we may use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

#### Release of your anonymous aggregated information to third parties:

FONC may disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process). Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you per your request. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

# Release of your anonymous aggregated information if you are a client of the Home Owner Protection Program (HOPP)

Your name and telephone number will not be shared with other parties, but other information gathered may be used for research, program or policy development, or other legitimate purposes by the New York State Office of the Attorney General and parties with which it contracts (such as the Center for New York City Neighborhoods and Empire Justice Center), the City of New York, or other relevant funders of foreclosure prevention services.

I have read and understand this policy and a copy was given to me for my records.

Signature	 	 	
Date	 	 	
Signature		 	
Date	 	 	
Signature		 	
Date			

#### **DISCLOSURE STATEMENT**

**Friends of the North Country, Inc.** is a private non-profit organization, that has been assisting residents with their housing needs since 1981. The agency offers a variety of housing related services including home improvement grant and loan programs, and residential and foreclosure prevention assistance counseling. The Agency also provides assistance to local governments for community planning efforts and community facility projects. **Friends of the North Country, Inc.**, is a New York State Rural Preservation Company and was certified as a HUD Housing Counseling Agency in April 25, 2004.

Friends of the North Country, Inc. provides services to New York State residents to assist in such areas as:

- First Time Home Buyer Education and Financial Literacy Education workshops
- Assisting clients in becoming first time home buyers
- Home Improvement Programs to assist existing homeowners in maintaining their homes
- Sustaining and revitalizing neighborhoods
- Providing support and non-profit partner referrals for clients to access additional support services to enhance the quality of their lives

Our Mission Statement: Friends of the North Country, Inc. is to assist with the provision of housing, Friends is committed to improving housing conditions and increasing housing choices. In support of this mission we provide:

- Housing Counseling both pre-purchase and post-purchase: funds provided by HUD/NYSHCR
- Foreclosure Prevention Counseling: funds provided by HOPP/BOA (NYS Attorney General), NFMC, HUD/NYSHCR
- Administration of funds from the NYS Affordable Housing Corporation to assist income eligible existing home owners with health and safety issues
- Administration of funds from the NYS HOME Program to assist income eligible existing home owners with health and safety issues
- Administration of funds from the NYS Access to Home Program to provide financial assistance to property
  owners to make dwelling units accessible for low and moderate income persons with disabilities
- Administration of funds from the NYS Community Development Block Grant in order to develop viable
  communities by providing decent, affordable housing, and suitable living environments, as well as
  expanding economic opportunities, principally for persons of low and moderate income.
- Administration of funds from the NY Main Street Programs to provide financial resources and technical
  assistance to communities to strengthen the economic vitality of the State's traditional Main Streets and
  neighborhoods

Friends of the North Country, Inc. clients are not required to utilize any other programs provided to receive counseling of any type. Counseling services are free of charge and there are no income restrictions for housing and foreclosure prevention counseling. A credit report fee may be assessed.

By signing this disclosure I understand that I am not under any obligation to utilize any of Friends of the North Country, Inc. other services or programs in order to receive counseling services. I also recognize that I am under no obligation to utilize the services provided by Friends of the North Country, Inc.

Signature	Date	
Signature	Date	

### Friends of the North Country, Inc. HUD Certified Housing Counseling Agency

#### **Consumer Agency Disclosure**

#### Page 1 of 2

The purpose of this disclosure is to enable you to make informed decisions when working with Friends of the North Country. THIS IS NOT A CONTRACT. It is a disclosure notice for your information and protection.

#### **CONSUMER INFORMATION**

Friends of the North Country, Inc. provides housing counseling assistance and also may offer, from time to time, a variety of housing assistance programs. Friends of the North Country is aware of other service providers throughout the North Country and has provided me with at least three referrals for them. All materials and referrals are provided for your information and assistance, to enable you to make suitable choices. If you would like Friends of the North Country to assist you with other agency programs, you can complete an Authorization to Release Information form so that your counselor can provide information to the service provider you choose to work with. Friends of the North Country works to ensure your privacy. Housing counselors endeavor to provide assistance with care and accountability.

#### CONSUMER RESPONSIBILITY

Assistance provided to you by a housing counselor does not relieve you, the consumer, of the responsibility to protect your own interests. Any questions on whether a program is right for you, and how programs work, should be posed to your counselor. If you need advice for legal, tax, insurance or other matters it is your responsibility to consult an appropriate professional for those areas. In addition, if you are in a home buying or refinancing situation, there are many different lenders, types of lenders, and loan products (and properties) to investigate. Friends of the North Country can provide multiple referrals to a variety of providers of these types of services. This information is provided for your information and protection only; Friends of the North Country does not have interests in promoting particular entities, and the provision of information does not necessarily constitute a recommendation or endorsement.

ACKNOWLEDGMENTS			
I	, (Counselor) have	provided this dis	closure form to
	(Client) on the	day of	20
Counseling services will be provide	led by staff Housing Couns	elors Elizabeth Je	ent, Christina
Piercy, and/or Director of Finance consumer's request.	e and Housing Melissa Fur	nia, per the abov	e-named
I have read this agency disclosure			
agency disclosure AND NOT A C	CONTRACT. It was provide	ed to me by the ho	ousing counselor
or director named above.			
		_, 20	
Signature of Consumer(s)	(Month) (D	ay) (Year)	
OR			
As a consumer I recognize that	I need not select any hous	ing counseling ag	ency assistance at
this time. Therefore, I decline to si	ign this disclosure. Any add	ditional reason for	r declining to sign
		, 20	
Signature of Consumer(s)	(Month) (	Day) (Year)	

#### HOME Program Eligibility Release Form

Organization requesting release of information (PJ name, address, telephone, and date)

Purpose: Your signature on this HOME Program Eligibility Release Form, and the signatures of each member of your household who is 18 years of age or older, authorizes the above-named organization to obtain information from a third party relative to your eligibility and continued participation in the:

HOME TBRA Program
HOME Homebuyer Program
HOME Rental Rehabilitation Program
HOME Homeowner Rehabilitation Program

Privacy Act Notice Statement: The Department of Housing and Urban Development (HUD) is requiring the collection of the information derived from this form to determine an applicant's eligibility in a HOME Program and the amount of assistance necessary using HOME funds. This information will be used to establish level of benefit on the HOME Program; to protect the Government's financial interest; and to verify the accuracy of the information furnished. It may be released to appropriate Federal, State, and local agencies when relevant, to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility approval. The Department is authorized to ask for this information by the National Affordable Housing Act of 1990.

Instructions: Each adult member of the household must sign a HOME Program Eligibility Release For prior to the receipt of benefit and on an annual basis to establish continued eligibility. Additional signatures must be obtained from new adult members whenever they join the household or whenever members of the household become 18 years of age.

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF TAX FORM" MUST BE PREPARED AND SIGNED SEPARATELY.

Information Covered: Inquiries may be made about items initialed by applicant/tenant.

	Verification Required	Initials
Income (all sources)		
Assets (all sources)		
Child Care Expense		
Handicap Assistance Expense (if applicable)		
Medical Expense (if applicable)		
Other (list)		
Dependent Deduction		
Full-Time Student Handicap/Disabled Family Member Minor Children		

Authorization: I authorize the above-named HOME Participating Jurisdiction and HUD to obtain information about me and my household that is pertinent to eligibility for participation in the HOME Program.

#### I acknowledge that:

- (1) A photocopy of this form is as valid as the original.
- (2) I have the right to review the file and the information received using this form (with a person of my choosing to accompany me).
- (3) I have the right to copy information from this file and to request correction of information I believe inaccurate.
- (4) All adult household members will sign this form and cooperate with the owner in this process.

Head of Household—Signature, Printed Name, and Date: Family Member HEAD	Other Adult Member of the Household—Signature, Printed Name, and Date: Family Member #2
х	X
Other Adult Member of the Household—Signature, Printed Name, and Date: Family Member #3	Other Adult Member of the Household—Signature, Printed Name, and Date: Family Member #4
x	x

Friends of the North Country, Inc. 1387 Hardscrabble Road Cadyville, NY 12918 518-293-5045 www.friendsofthenorthcountry.org

#### **Authorization to Obtain/Release/Exchange Information**

I/we hereby authorize Friends of the North Country, Inc. to release/exchange/obtain information from my/our records in order to assist me/us in resolving my/our counseling situation (i.e. Credit card debt, mortgage delinquency, housing rehabilitation). I/we authorize Friends of the North Country, Inc. to share my/our information with HUD for the purposes of grant oversight and Housing Counseling Program Compliance.

My/our information will be released/exchanged/obtained only to those institutions, companies and agencies that Friends of the North Country, Inc. a HUD certified Housing Counseling Agency believes can provide assistance in resolving my/our financial situation. Examples of such entities include credit card companies, mortgage servicers, mortgage investors, public agencies, law enforcement agencies and other nonprofit organizations. Likewise information obtained will only be used as a tool for counseling strategies.

I/we understand that the provision of services at Friends of the North Country, Inc. is not contingent upon my decision concerning the release/exchange or obtainment of information.

The doctrine of informed consent has been explained to me/us, and I/we understand the contents to be released/exchanged/obtained, the need for the information, and that there are statutes and regulations protecting the confidentiality of authorized information.

I/we hereby acknowledge that this consent is voluntary and is valid until such request is fulfilled. I/we further acknowledge that I/we may revoke this consent at any time except to the extent that action based on this consent has been taken. I/we also acknowledge that a copy of this form is as valid as the original.

Consumer (printed)	
Consumer (signed)	Date
Consumer (printed)	
Consumer (signed)	
Property Address:	
_oan Number (if applicable):	
Counselor (printed)	
Counselor (signed)	

# Employment Status Certification Form

Date:	
I,	(print name) certify that:
(check one) □ I am not working now 6	
□ I am working, approxim	nately hours per week, with
(name of employer):	·,
at (address):	
and I started there on (date):	
My last (or previous) employment was	
at (address):	
and ended on (date):	
	oplicable) is:
□ I expect to return to work on	
or	
□ I do not expect to return to work beca	nuse:
Signed as of the date first noted on this	document,
Signature	

# Employment Status Certification Form

Date:	
I,	(print name) certify that:
(check one) □ I am not working now 6	
□ I am working, approxim	nately hours per week, with
(name of employer):	·,
at (address):	
and I started there on (date):	
My last (or previous) employment was	
at (address):	
and ended on (date):	
	oplicable) is:
□ I expect to return to work on	
or	
□ I do not expect to return to work beca	nuse:
Signed as of the date first noted on this	document,
Signature	



Governor Andrew M. Cuomo

# New York State Notice of Important Document

ENGLISH	This is an important document. If you need help to understand it, please call 1-888-469-7365. An interpreter will be provided free.
Español	Este es un documento importante. Si necesita ayuda en entenderlo, por favor llame al 1-888-469-7365. Se le proveerá un intérprete gratis.
Spanish	
简体字	这是一份重要文件。 如果您需要帮助理解此文件, 请打电话至1-888-469-7365。 您会得到免费翻译服务。
Simplified Chinese	
簡體字	这是一份重要文件。如果您需要幫助理解此文件,請打電話至1-888-469-7365。 您会得到免費翻譯服務。
Traditional Chinese	
Kreyòl Ayisyen	Sa a se yon dokiman enpòtan. Si ou bezwen èd pou konprann li, tanpri rele: 1-888-469-7365. Y ap ba ou yon entèprèt gratis.
Haitian Creole	
Italiano	Il presente documento è importante. Per qualsiasi chiarimento può chiamare il numero 1-888-469-7365. Un interprete sarà disponibile gratuitamente.
Italian	
한국어	이것은 중요한 서류입니다. 도움이 필요하시면, 연락해 주십시오: 1-888-469-7365. 무료 통역이 제공됩니다.
Korean	
Русский	Это важный документ. Если Вам нужна помощь для понимания этого документа, позвоните по телефону 1-888-469-7365. Переводчик предоставляется бесплатно.
Russian	
Jęzky Polski	To jest ważny document. Jeżeli Pan/Pani potrzebuje pomocy w zrozumieniu go, prosimy zadzwonić pod numer 1-888-469-7365. Bezpłatnie zapewnimy usługi tłumaczeniowe.
Polish	