



NOTICE:

Blount County Habitat for Humanity (Habitat) is currently processing applications for **2 programs** - the **Loan Packaging Program** and the **Homebuyer Education Program**. The attached application is for these programs.

Habitat's Homeownership Program applications are currently suspended due to program capacity. This means Homeownership Program applications are currently unavailable. We do not have an expected date for Homeownership Program application availability. We are happy to add your name and contact information to our Homeownership Program interest list and notify you by mail if this changes.

Please contact Habitat directly if you have questions about program opportunities or the application attached.

Blount County Habitat for Humanity
1017 Hampshire Drive
Maryville, TN 37801

Phone: 865-982-8717

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: [FTC Regional Office for the Southeast Region, Federal Trade Commission, Suite 1500, 225 Peachtree Street, NE Atlanta, GA 30303] or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.



We are pledged to the letter and spirit of U.S. policy for achievement of equal housing opportunity. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing regarding race, color, national origin, religion, sex, familial status, marital status, income from public assistance, handicap or because a right was exercised under the Consumer Credit Protection Act.



Re: Program Application

Dear Applicant,

Thank you for applying with Blount County Habitat for Humanity (Habitat). We are currently offering 2 programs, the **Loan Packaging Program** and the **Homebuyer Education Program**.

The Loan Packaging Program is for eligible buyers interested in purchasing a home on the open market. As loan packagers, we work closely with eligible applicants and USDA Rural Development to successfully complete the 502 Direct Loan application process. Habitat will work with you to determine loan eligibility, collect and correctly complete the required USDA paperwork, package and submit your application to USDA Rural Development, and act as a go between for you with USDA.

The Homebuyer Education Program is for people interested in future homeownership, but potentially unprepared for a mortgage at this time. Our Homebuyer Education Program builds knowledge and skills necessary to prepare for a successful home loan application, homebuyer process, and homeownership including hands-on experience. Space is limited in this program. If space is unavailable, applicants will be referred to other community providers.

You will find your application, supplemental forms, and supporting documentation checklist in this packet. Please read and complete each form carefully. Misinformation or missing information can lead to application disqualification. **Application assistance is available by appointment.**

The application process includes:

1. Complete, sign and return the full application enclosed.
2. \$25 check or money order credit report fee made out to **Habitat. No cash will be accepted.**
3. Include all related documents listed on the "**Application Checklist**".
4. Complete and sign the application supplemental forms including the Authorization to Release Information for applicant and co-applicant, Landlord's Verification, Privacy Notice, Equal Credit Opportunity Act Notice, and Demographic Information Addendum for applicant and co-applicant.
 - a. **If part of the form is highlighted**, only complete highlighted parts.)

Applications must be returned in person by the applicant or co-applicant. In response to COVID-19, our main office is currently closed to unscheduled visitors. **Please call in advance to arrange your application drop-off**, 865-982-8717. Regular office hours are Monday-Friday; 8:30 am until 4:30pm.

If you have questions after reading the application materials, please call me at 865-233-9110 during regular office hours, 8:30 am until 4:30 pm. We want to make sure all your questions are answered. Good luck.

Sincerely,

A handwritten signature in black ink that reads "Melissa Tyler".

Melissa Tyler
Homeownership Program Manager
Blount County Habitat for Humanity

FACTS**WHAT DOES BLOUNT COUNTY HABITAT FOR HUMANITY DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Blount County Habitat for Humanity chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blount County Habitat for Humanity share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

865-233-9110

What we do

<p>How does Blount County Habitat for Humanity protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does Blount County Habitat for Humanity collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan or give us your income information ■ give us your employment history or give us your contact information ■ show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes - information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Blount County Habitat for Humanity does not share with our affiliates</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>FAHE, Inc., Service First Information Solutions, LLC, United States Department of Agriculture Rural Development</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Blount County Habitat for Humanity doesn't jointly market</i>

Other important information

We are dedicated to protecting your privacy. If you have questions concerning our Notice, you may call Blount County Habitat for Humanity at 865-233-9110 between the hours of 8:30 a.m. and 4:30 p.m., EST, Monday through Friday.

By signing below I (we) acknowledge receiving a copy of this disclosure.

Borrower

Date

Borrower

Date



EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission (FTC), with offices at: FTC Regional Office for the Southeast region, Suite 1500, 225 Peachtree St. NE, Atlanta, GA 30303 <https://www.ftc.gov/about-ftc/bureaus-offices/regional-offices/southeast-region> or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we work with Special Purpose Credit Programs, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat Loan Packaging Program.

Applicant(s):

Print Name: _____
Date: _____

Print Name: _____
Date: _____



We are pledged to the letter and spirit of U.S. policy for achievement of equal housing opportunity. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing regarding race, color, national origin, religion, sex, familial status, marital status, income from public assistance, handicap or because a right was exercised under the Consumer Credit Protection Act.



Application Checklist

Homebuyer Education and Loan Packaging



We are pledged to the letter and spirit of U.S. policy for achievement of equal housing opportunity. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Include copies of the following documents with your application.

Check the "N/A" box (Not Applicable) for each item that is not applicable to you.

We cannot accurately assess your eligibility without the requested information.

✓ If Included		✓ If Not Applicable
	Credit Report Fee: \$25 check or money order. NO CASH.	
	Valid State Issued ID AND Social Security Card for photocopying	
	Income tax statements, W2s, 1099s, 1098s, and all schedules for the past 2 years (signed)	
	Current year Profit-and-Loss statement if self employed	
	6 Most recent paystubs for ALL household employment	
	2 most recent consecutive 30-day statements for ALL financial accounts (checking, saving, retirement, IRA, etc.)	
	Proof of life insurance- including current cash value	
	Divorce Documents	
	Alimony Payment Forms	
	Child Support Order AND Payment History Forms	
	Pension Payment Forms	
	Disability Benefit/Payment Forms	
	SSI Benefit/Payment Forms	
	Social Security Benefit/Payment Forms	
	Signed Verification of Rent Form- Highlighted Portion ONLY (in application)	
	Signed Privacy Notice, ECOA Notice, Demographic Information Addendum(s)	

PLEASE NOTE: WE CANNOT ACCURATELY ASSESS YOUR ELIGIBILITY WITHOUT THE REQUESTED INFORMATION.

Applicant's Name

Co-Applicant's Name

Date

Date



Blount County Habitat
1017 Hampshire Drive
Maryville, TN 37801
865-982-8717



We are pledged to the letter and spirit of U.S. policy for achievement of equal housing opportunity. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Application

Homebuyer Education and Loan Packaging

Instructions: Complete each section and submit the required supplemental documents to determine USDA Rural Development 502 Direct loan eligibility. Mark through sections that do not apply to you. All information on this application is kept confidential.

Program Interest: 502 Direct Loan Packaging Homebuyer Education Both

1. APPLICANT INFORMATION

Applicant's Legal Name:	Veteran: Yes or No	Co-Applicant's Legal Name:	Veteran: Yes or No
Date of Birth:	Social Security #:	Date of Birth:	Social Security #:
Email Address:	Home/Cell Phone:	Email Address:	Home/Cell Phone:
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (widow, divorced, etc.)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (widow, divorced, etc.)	

Dependents and others living with you:

Name	Relationship	Date of Birth

Home Address: (Street, City, State, Zip Code) Own Rent # Years _____ Rent\$ _____

If living at Present Address for Less Than 3 Years, Complete the Following

Home Address: (Street, City, State, Zip Code) Own Rent # Years _____ Rent\$ _____

2. FOR OFFICE USE ONLY– DO NOT WRITE IN THIS SPACE

Date Received: _____	Date Application Completed: _____
Received By: _____	Date Letter Sent: _____
More Information Requested? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> COE <input type="checkbox"/> HEP <input type="checkbox"/> FCDC <input type="checkbox"/> Adverse Action

3. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name and Address of Current Employer	Years on This Job	Name and Address of Current Employer	Years on This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Job Title	\$ per hour/hours per week	Job Title	\$ per hour/hours per week
Supervisor	Ph. Number	Supervisor	Ph. Number

If Working at Current Job Less Than 2 Years, Complete the Following Information

Name and Address of Former Employer	Years on This Job	Name and Address of Former Employer	Years on This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Job Title	\$ per hour/hours per week	Job Title	\$ per hour/hours per week
Supervisor	Ph. Number	Supervisor	Ph. Number

4. MONTHLY INCOME AND COMBINED MONTHLY BILLS

Gross Monthly Income	Applicant	Co-Applicant	3. Others in Household	Monthly Bills	Monthly Amount
Base Employment Income	\$	\$	\$	Rent	\$
TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				School Lunch	
Alimony				Average Credit Card Payment	
Child Support				Student Loans	
Other: _____				Alimony/Child Support	
Other: _____				Savings	
Total	\$	\$	\$	Total	\$

- Self-employed applicant(s) will be required to provide a profit- and-loss statements for the current year.**
- Attach copies of all income verification to this application.**

3. List additional household members with income:

Name	Age	Monthly Income
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

5. ASSETS

List Checking, Savings, Whole Life Insurance, Retirement (IRA, 401(k), etc.) Accounts Below

Name & Address of Bank, Credit Union, Whole Life Insurance or Retirement:	Name & Address of Bank, Credit Union, Whole Life Insurance or Retirement:
Account Number: Balance \$	Account Number: Balance \$
Name & Address of Bank, Credit Union, Whole Life Insurance or Retirement:	Name & Address of Bank, Credit Union, Whole Life Insurance or Retirement:
Account Number: Balance \$	Account Number: Balance \$
Name & Address of Bank, Credit Union, Whole Life Insurance or Retirement:	Name & Address of Bank, Credit Union, Whole Life Insurance or Retirement:
Account Number: Balance \$	Account Number: Balance \$

Include a copy of the 2 most recent, consecutive 30-day bank or account statement for each account listed.

Do you own a: Yes No Boat <input type="checkbox"/> <input type="checkbox"/> Home/RV <input type="checkbox"/> <input type="checkbox"/> Land/House (circle) <input type="checkbox"/> <input type="checkbox"/>	Do you own a: Yes No Auto/Motorcycle (#1) <input type="checkbox"/> <input type="checkbox"/> Make and Year _____ Auto/Motorcycle (#2) <input type="checkbox"/> <input type="checkbox"/> Make and Year _____
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Please use Page 5 "Additional Comments" if you require any additional space to explain Section 8.

6. DEBT

To Whom Do You and/or the Co-Applicant Owe Money?

COLUMN 1	COLUMN 2												
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Car(s)</td> <td style="border: none;">Monthly Unpaid Payment Balance</td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td style="border: none;"></td> </tr> </table>	Car(s)	Monthly Unpaid Payment Balance	Mos. Left to Pay:		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Cell Phone Contracts</td> <td style="border: none;">Monthly Unpaid Payment Balance</td> </tr> <tr> <td style="border: none;">\$</td> <td style="border: none;">\$</td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td style="border: none;"></td> </tr> </table>	Cell Phone Contracts	Monthly Unpaid Payment Balance	\$	\$	Mos. Left to Pay:			
Car(s)	Monthly Unpaid Payment Balance												
Mos. Left to Pay:													
Cell Phone Contracts	Monthly Unpaid Payment Balance												
\$	\$												
Mos. Left to Pay:													
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Furniture, Appliances and Televisions</td> <td style="border: none;">Monthly Unpaid Payment Balance</td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td style="border: none;"></td> </tr> </table>	Furniture, Appliances and Televisions	Monthly Unpaid Payment Balance	Mos. Left to Pay:		<table style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #cccccc;"> <td colspan="2" style="text-align: center;">Other Money You Owe</td> </tr> <tr> <td style="width: 30%; border: none;">Name and Address of Company</td> <td style="border: none;">Monthly Unpaid Payment Balance</td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td style="border: none;"></td> </tr> </table>	Other Money You Owe		Name and Address of Company	Monthly Unpaid Payment Balance	Mos. Left to Pay:			
Furniture, Appliances and Televisions	Monthly Unpaid Payment Balance												
Mos. Left to Pay:													
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Name and Address of Company	Monthly Unpaid Payment Balance												
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<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Credit Card(s)</td> <td style="border: none;">Monthly Unpaid Payment Balance</td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td style="border: none;"></td> </tr> </table>	Credit Card(s)	Monthly Unpaid Payment Balance	Mos. Left to Pay:		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Name and Address of Company</td> <td style="border: none;">\$ /month</td> </tr> </table>	Name and Address of Company	\$ /month						
Credit Card(s)	Monthly Unpaid Payment Balance												
Mos. Left to Pay:													
Name and Address of Company	\$ /month												
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Medical</td> <td style="border: none;">Monthly Unpaid Payment Balance</td> </tr> <tr> <td style="border: none;">\$ \$</td> <td style="border: none;">\$ \$</td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td style="border: none;"></td> </tr> </table>	Medical	Monthly Unpaid Payment Balance	\$ \$	\$ \$	Mos. Left to Pay:		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Alimony/Child Support</td> <td style="border: none;">\$ /month</td> </tr> <tr> <td style="border: none;">Job Related Expenses (union dues, uniform)</td> <td style="border: none;">\$ /month</td> </tr> <tr> <td style="border: none;">Child Care</td> <td style="border: none;">\$ /month</td> </tr> </table>	Alimony/Child Support	\$ /month	Job Related Expenses (union dues, uniform)	\$ /month	Child Care	\$ /month
Medical	Monthly Unpaid Payment Balance												
\$ \$	\$ \$												
Mos. Left to Pay:													
Alimony/Child Support	\$ /month												
Job Related Expenses (union dues, uniform)	\$ /month												
Child Care	\$ /month												
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Health Insurance</td> <td style="border: none;">Monthly Premium</td> </tr> <tr> <td style="border: none;">\$</td> <td style="border: none;">\$</td> </tr> </table>	Health Insurance	Monthly Premium	\$	\$	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Column 2: Subtotal of Payments</td> <td style="border: none;">\$ /month</td> </tr> <tr> <td style="border: none;">Column 1: Subtotal of Payments</td> <td style="border: none;">\$ /month</td> </tr> </table>	Column 2: Subtotal of Payments	\$ /month	Column 1: Subtotal of Payments	\$ /month				
Health Insurance	Monthly Premium												
\$	\$												
Column 2: Subtotal of Payments	\$ /month												
Column 1: Subtotal of Payments	\$ /month												
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Column 1: Subtotal of Payments	\$ /month												
Total Monthly Expenses	\$ /month												

7. DECLARATIONS

Please Check the Box That Best Answers the Following Questions for You and the Co-Applicant.

If you answer “Yes” to any questions A through I, please use Page 6- Application Addendum- for your explanation.

	Applicant		Co-Applicant	
	Yes	No	Yes	No
A. Are there any outstanding judgements against you?	A. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Have you declared bankruptcy within the past 7 years?	B. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	C. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Are you party to a lawsuit?	D. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If “Yes”, provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	E. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. Are you presently delinquent or in default on any Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee? If “Yes”, give details as described in question E. above.	F. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. Are you obligated to pay alimony, child support, or separate maintenance?	G. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. Is any part of the down payment borrowed?	H. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. Are you a co-maker or endorser on a note?	I. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. Are you a U.S. citizen?	J. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K. Are you a permanent resident alien?	K. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
L. Do you intend to occupy the property as your primary residence? If “Yes”, complete question M. below.	L. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
M. Have you had ownership interest in a property in the last 3 years?	M. <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)?	(1) _____		_____	
(2) How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	(2) _____		_____	

Remember, provide explanations for “Yes” answers to questions A through I on Page 6- Application Addendum.

8. AUTHORIZATION AND RELEASE

Applicant and Co-Applicant must read and initial each statement below. Signatures are required at the bottom of the page.

I understand that by completing this application, I am authorizing Blount County Habitat for Humanity to assess my readiness for a home loan, including the evaluation of my ability to repay an affordable mortgage and other expenses of homeownership. I understand that the evaluation will include a credit check, landlord verification, employment verification, tax filings, and other income verification. I understand by completing this application and signing I am giving permission for HABILITAT to request a credit report. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and even if I have already been pre-approved for the Habitat Homebuyer Education or Loan Packaging programs, I may be disqualified. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not pre-approved. _____ **(Applicant/Co-Applicant Initials Required)**

I understand the Homebuyer Education Program is separate from the Loan Packaging program and I am not required to participate in either. I understand if I am assessed ineligible for Loan Packaging services at this time, Habitat will refer me to the Homebuyer Education Program or another community organization providing Homebuyer Education. _____ **(Applicant/Co-Applicant Initials Required)**

I understand Habitat does not work for USDA Rural Development (the Agency); we are an outside loan application packager. Blount County Habitat for Humanity assists interested home buyers in preparing for and applying for a loan through the Agency. We do not guarantee that your loan application will be approved or funded by the Agency. _____ **(Applicant/Co-Applicant Initials Required)**

If you selected 502 Direct Loan Packaging on page 1, for our services, you will pay a loan application packaging fee of no more than \$1,750. The fee is due only if the Agency approves you for a loan and the loan closes. We will assist you in finding means to cover the fee from various sources. Under certain circumstances, part or all of this fee may be included in your loan. _____ **(Applicant/Co-Applicant Initials Required)**

You are not required to work with a loan application packager to receive assistance from the Agency. You may work directly with the Agency and avoid the loan packaging fee. Working with our organization provides you with the following benefits:

1. We will act as a go-between for you and the Agency.
2. We will make sure that your paperwork is in order, which should shorten the time it takes for the Agency to make an eligibility decision. All information collected will be maintained with the highest degree of confidentiality.
3. Your application will be considered a fourth funding priority when funds are insufficient to serve all program eligible applicants.

_____ **(Applicant/Co-Applicant Initials Required)**

I understand my lender may eventually order an appraisal to determine the property's value and charge me for this appraisal. I understand that I am entitled to a copy of the appraisal and will promptly receive a copy even if the loan does not close. _____ **(Applicant/Co-Applicant Initials Required)**

X _____ X _____

Applicant Signature

Date

Co-Applicant Signature

Date

PLEASE NOTE: If more space is needed to complete any part of this application, please use Page 6- Application Addendum- or a separate sheet of paper and attach it to this application. Mark your additional comments "A" for Applicant and "C" for Co-Applicant.

APPLICATION ADDENDUM

Please Note: Use this page if you need more space to complete any part of this application. If you need more space, please attach a sheet of paper to this application.

Mark your comments with “A” for Applicant and “C” for Co-Applicant.

Applicant’s Name: _____ **Co-Applicant’s Name:** _____

**United States Department of Agriculture
Rural Development
Rural Housing Service**

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____
Account or Other Identifying Number

Name of Customer

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Signature (Applicant or Adult Household Member)

Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless as displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

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Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property .
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.

17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31U.S.C. 3701(a)(3)).

**United States Department of Agriculture
Rural Development
Rural Housing Service**

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____
Account or Other Identifying Number

Name of Customer

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

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2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
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6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
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LANDLORD'S VERIFICATION

The Rural Housing Service (RHS) is evaluating the below named applicant's eligibility for a home ownership loan and we need to evaluate the applicant's rental payment history and care of the rental property. Please see the attached Form RD 3550-1, "Authorization to Release Information." RHS appreciates your assistance in helping us evaluate the applicant's credit history. A postage paid return envelope is provided for convenience in returning this verification. Please return this complete form to:

Applicant's Name and Address:

USDA, Rural Development
Rural Housing Service

Telephone: _____

LANDLORD - Please complete all of the following information:

Date of occupancy: From: _____ To: _____ Current rent amount: _____
Rent due date: _____ Is rent subsidized? _____
If subsidized, amount: \$ _____ Who pays subsidy? _____
Lease expiration date: _____
Does rent include utilities or allowances? _____ Amount of utilities or allowances included in rent: \$ _____

List names and approximate ages of all persons occupying the property:

RENTAL HISTORY DURING THE LAST 24 MONTHS:

(please check one)

Always pays by the due date
 Pays over 30 days late: (Dates of Occurrences: _____)
 Generally stays behind schedule

CURRENT STATUS OF RENT:

Current? Behind?
Amount behind: \$ _____
Date last paid: _____
Next due date: _____

Landlord's signature

Date completed

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UNITED STATES DEPARTMENT OF AGRICULTURE
Rural Development
PRIVACY ACT STATEMENT TO REFERENCES

Rural Development is authorized by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et. seq.); and Title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et. seq.), to solicit the information requested.

Disclosure of the information requested is voluntary. However, information provided is of considerable value to Agencies in determining the repayment ability of individuals and their eligibility for Agency programs. There will be no consequences to you if you do not provide the information requested.

Your name, and the information you provide, will be released to the applicant at the applicant's request. Some information will be available to any requester under the provisions of the Freedom of Information Act.

The information you provide may be referred to another agency, whether Federal, State, local or foreign, charged with the responsibility of investigating or prosecuting a violation of law, or of enforcing or implementing the statute, rule, regulation or order issued pursuant thereto, of any record within this system when information available indicates a violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by rule, regulation or order issued pursuant thereto.

*Rural Development is a Equal Opportunity Lender.
Complaints of discrimination based on race, sex, religion,
national origin or marital status should be sent to:
Secretary of Agriculture. Washington D. C. 20250*

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Print origin*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native- *Print name of enrolled or principal tribe:* _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - *Print race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African-American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: _____

Initials: _____

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

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Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native- *Print name of enrolled or principal tribe:* _____

- Asian
 Asian Indian Chinese Filipino
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 Other Asian - *Print race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

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 Native Hawaiian or Other Pacific Islander
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The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____

Initials: _____