



Re: Home Repair Program Application

Dear Applicant,

Thank you for your interest in the Blount County Habitat for Humanity (BCHfH) Home Repair Program. This packet contains the Home Repair application, supplemental forms, and supporting documentation checklist requested. If you have questions regarding any of the forms included, you may call 865-982-8717 to schedule application assistance during regular office hours Monday-Friday, 8:30 am until 4:30 pm EST.

Completed applications are considered on a **FIRST QUALIFIED, FIRST SERVED** basis, so providing required documentation in a timely manner is imperative to apply for funding. **All applicable supporting documentation must be submitted to complete your application. Please, reference the Application Checklist included for applicable documents required.**

The Additional Household Member Authorization must be signed, dated and submitted with the application, by all additional household member(s) 18-years of age or older. This consent is required to complete a background check and sex offender registry check.

Once submitted, your application must be completed within 30 days. Incomplete applications will be closed at 30 days, and you must reapply for further consideration.

Completed applications and supporting documents, along with the **\$25 application fee (check or money order - NO CASH)**, may be submitted to BCHfH by any of the following methods:

- Mail or deliver to our office located at 1017 Hampshire Drive, Maryville, TN 37801
- Fax to 865-982-3895 attention: Steven Roark
- Email to steven@blounthabitat.org

There is no guarantee you will qualify for the program or one of the financial products.

All homeowners or homeowner's representative in the Home Repair Program are required to contribute 8 hours of sweat equity. (Reasonable modifications will be made for participants with a disability.)

Please read and complete each form carefully and submit with all applicable supporting documentation. Misinformation or missing information can lead to program disqualification.

Again, thank you for your interest in the Home Repair Program of Blount County Habitat for Humanity.

Best Regards,

Steven Roark
Home Repair Program Manager



Things You Need to Know Home Repair Program (HRP)



Program Qualifications*

1. Need for housing repairs that address health, safety, and mobility issues.
2. A willingness to partner with Habitat through application completion, sweat equity, and program compliance
3. Ability to pay by qualifying for one of the available financial products below
4. Additional qualifications:
 - a. Home located **in Blount County**
 - b. **Legal resident** of the United States
 - c. Household **income up to 60% or 80%** area median income (based on funding)
 - d. Proof of **homeownership**
 - e. The home is your **primary residence** not a secondary home
 - f. **A criminal background check**, including a **sex-offender registry check** is performed for all household members 18 years of age and older
 - g. **Homeowner or representative** completes 8 hours of sweat equity**

Financial Product Qualifications*

1. USDA 504 Grant **and/or** Loan Program
 - Household income limits apply
 - **Grants are forgiven in 3 years**
 - **Loans** require 620 median credit score (non-traditional credit history may be acceptable)
 - **Loans** have an affordable **repayment of 20 years**
 - **Excludes** property located in Maryville City
2. THDA Emergency Repair **Grant** Program
 - Household income limits apply
 - Minimum 3 years as primary residence
 - Must be **at least 60 years** of age **OR** an individual with a **disability**
 - Property tax payments must be current
3. FHLB Carol M. Peterson Housing Fund
 - Household income limits apply
 - Household occupant must be **at least 60 years** of age or an individual with a special need (**as defined by CMPHF guidelines**)
 - Primary residence owner occupied
4. Pinnacle FAHE Loan Fund
 - Household income limits apply
 - 620 median credit score
 - Affordable repayment period up to 20 years
 - Primary residence owner occupied
 - Closing costs may be financed



*Additional qualifications apply and are assessed in the Home Repair Program application process.

**Reasonable modifications will be made for participants with a disability



Habitat for Humanity
 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 Checklist

Home Repair Program

Include copies of the following documents with your application. Check the "N/A" box (Not Applicable) for each item that does not relate to you. Your application is not complete until all relevant documents are received.

<input type="checkbox"/> Application Fee: \$25 check or money order. NO CASH.	<input type="checkbox"/> N/A
<input type="checkbox"/> Authorization to Release Information- Signed by all 18 years and older in household	<input type="checkbox"/> N/A
<input type="checkbox"/> Valid State Issued ID AND Social Security Card for photocopying (in color)	<input type="checkbox"/> N/A
<input type="checkbox"/> Income tax statements, W2s, 1098s, and all schedules for the past 2 years (signed)	<input type="checkbox"/> N/A
<input type="checkbox"/> Current Year Profit-and-Loss statement if self-employed	<input type="checkbox"/> N/A
<input type="checkbox"/> 6 most recent consecutive paystubs for ALL household employment	<input type="checkbox"/> N/A
<input type="checkbox"/> 2 most recent consecutive 30 -day statements for ALL financial accounts- bank, retirement, investment, etc.	<input type="checkbox"/> N/A
<input type="checkbox"/> Proof of life insurance- including current cash value	<input type="checkbox"/> N/A
<input type="checkbox"/> Divorce Documents- Most Recent	<input type="checkbox"/> N/A
<input type="checkbox"/> Alimony Payment Forms	<input type="checkbox"/> N/A
<input type="checkbox"/> Child Support Order AND Payment History Forms	<input type="checkbox"/> N/A
<input type="checkbox"/> Pension Payment Forms	<input type="checkbox"/> N/A
<input type="checkbox"/> Disability Benefit/Payment Forms	<input type="checkbox"/> N/A
<input type="checkbox"/> SSI Benefit/Payment Forms	<input type="checkbox"/> N/A
<input type="checkbox"/> Social Security Benefit/Payment Forms	<input type="checkbox"/> N/A
<input type="checkbox"/> Warranty Deed, Quitclaim Deed, Title, or other proof of ownership of property	<input type="checkbox"/> N/A
<input type="checkbox"/> Proof all property taxes are paid- City and County	<input type="checkbox"/> N/A
<input type="checkbox"/> Copy of Power of Attorney	<input type="checkbox"/> N/A

Applicant's Name

Co-applicant's Name

YOUR APPLICATION WILL NOT BE COMPLETE WITHOUT THE REQUIRED SUPPORTING DOCUMENTS.

	Habitat for Humanity 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.
<h1 style="margin: 0;">Application</h1> <h2 style="margin: 0;">Home Repair Program</h2>			

Instructions: You must complete this application to see if you qualify for the Home Repair Program. **Cross out any section that does not apply to you.** Follow the checklist attached. All information is kept confidential.

1. APPLICANT INFORMATION

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

Dependents and others living with you:
 (any occupant over the age of 18 must complete the Additional Household Member Authorization Form included, page 8 of 8)

Name	Relationship	Date of Birth
_____	_____	_____
_____	_____	_____

List anyone with your permission to speak with Habitat about your Home Repair application for you:

I currently: <input type="checkbox"/> Own a home and land <input type="checkbox"/> Rent home and land <input type="checkbox"/> Own home, rent land Name on Deed: _____	I live in a : <input type="checkbox"/> House <input type="checkbox"/> Condo <input type="checkbox"/> Trailer <input type="checkbox"/> Townhouse <input type="checkbox"/> Manufactured Home I have lived here for _____ years.
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2. FOR OFFICE USE ONLY- DO NOT WRITE IN THIS SPACE

Date Received: _____ More Information Requested? <input type="checkbox"/> Yes <input type="checkbox"/> No Date Application Completed: _____ <input type="checkbox"/> Maryville City Limits <input type="checkbox"/> Blount County <input type="checkbox"/> Alcoa City Limits <input type="checkbox"/> Accepted <input type="checkbox"/> Denied	AMI % _____ Year _____ Product Chosen: _____ Date Work Began: _____ Date Work Completed: _____
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7. MONTHLY INCOME AND BILLS

Gross Monthly Income	Applicant	Co-Applicant	3. Others in House	Monthly Bills	Monthly Amount
Employment Income	\$	\$	\$	Mortgage	
TANF	\$	\$	\$	Utilities	
Food Stamps	\$	\$	\$	Car Payments	
Social Security	\$	\$	\$	Other:	
SSI	\$	\$	\$		
Disability	\$	\$	\$		
Alimony	\$	\$	\$		
Child Support	\$	\$	\$		
Other:	\$	\$	\$		
Other:	\$	\$	\$		

<p>1. Self-employed applicant(s) must give us a current year profit-and-loss statement.</p> <p>2. Provide proof of all income with this application.</p>	<p>3. List other household members who receive income:</p> <table border="0"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Age</th> <th style="text-align: left;">Monthly Income</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> </tbody> </table>	Name	Age	Monthly Income	_____	_____	\$ _____	_____	_____	\$ _____	_____	_____	\$ _____
Name	Age	Monthly Income											
_____	_____	\$ _____											
_____	_____	\$ _____											
_____	_____	\$ _____											

8. ASSETS

Do you have life insurance? Yes No

List all companies you have life insurance with: _____

You must give us proof of life insurance including current cash value.

Do you have a bank account? Yes No

List all banks you have an account with: _____

You must give us your 2 most recent statements for each bank account.

Do you have a retirement account or investment account? Yes No

You must give us your 2 most recent statements for each account.

<p>Did you sell any assets in the last year? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Explain:</p>	<table border="0"> <thead> <tr> <th style="text-align: left;">Do you own a:</th> <th style="text-align: left;">Yes</th> <th style="text-align: left;">No</th> </tr> </thead> <tbody> <tr> <td>Automobile/Motorcycle (#1)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Make and Year: _____</td> <td></td> <td></td> </tr> <tr> <td>Automobile/Motorcycle (#2)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Make and Year: _____</td> <td></td> <td></td> </tr> </tbody> </table>	Do you own a:	Yes	No	Automobile/Motorcycle (#1)	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year: _____			Automobile/Motorcycle (#2)	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year: _____		
Do you own a:	Yes	No														
Automobile/Motorcycle (#1)	<input type="checkbox"/>	<input type="checkbox"/>														
Make and Year: _____																
Automobile/Motorcycle (#2)	<input type="checkbox"/>	<input type="checkbox"/>														
Make and Year: _____																

9. DECLARATIONS

Check the box that best answers the follow questions.

	Applicant		Co-Applicant			
	Yes	No	Yes	No		
A. Do you have any debt because of a court decision against you?	A.	<input type="checkbox"/>	<input type="checkbox"/>	A.	<input type="checkbox"/>	<input type="checkbox"/>
B. Have you declared bankruptcy within the past 7 years?	B.	<input type="checkbox"/>	<input type="checkbox"/>	B.	<input type="checkbox"/>	<input type="checkbox"/>
C. Have you directly or indirectly been obligated on any loan that resulted in foreclosure transfer of title in lieu of foreclosure, or judgement in the last 7 years? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured or mobile home loans, any mortgage, financial obligation, bond, or loan guarantee). If "Yes" provide details, including date, name, and address of lender, FHA or V.A. case number, if any, and reasons for the action.	C.	<input type="checkbox"/>	<input type="checkbox"/>	C.	<input type="checkbox"/>	<input type="checkbox"/>
D. Are you currently delinquent or in default on any other loan mortgage, financial obligation, bond, or loan guarantee? If "Yes" give details as designed in question C above.	D.	<input type="checkbox"/>	<input type="checkbox"/>	D.	<input type="checkbox"/>	<input type="checkbox"/>
E. Have you co-signed a loan?	E.	<input type="checkbox"/>	<input type="checkbox"/>	E.	<input type="checkbox"/>	<input type="checkbox"/>
F. Are you currently involved in a lawsuit?	F.	<input type="checkbox"/>	<input type="checkbox"/>	F.	<input type="checkbox"/>	<input type="checkbox"/>
G. Are you obligated to pay alimony, child support, or separate maintenance payments?	G.	<input type="checkbox"/>	<input type="checkbox"/>	G.	<input type="checkbox"/>	<input type="checkbox"/>
H. Do you occupy the property as your primary residence?	H.	<input type="checkbox"/>	<input type="checkbox"/>	H.	<input type="checkbox"/>	<input type="checkbox"/>
I. Do you have an ownership interest in any other real property including but not limited to land or another home? If "Yes", provide a letter of explanation including the property address.	I.	<input type="checkbox"/>	<input type="checkbox"/>	I.	<input type="checkbox"/>	<input type="checkbox"/>
J. Are you a U.S. citizen or legal resident?	J.	<input type="checkbox"/>	<input type="checkbox"/>	J.	<input type="checkbox"/>	<input type="checkbox"/>
K. Have you had Habitat home repair work done on your home in the past? If "Yes", list dates and work completed: _____	K.	<input type="checkbox"/>	<input type="checkbox"/>	K.	<input type="checkbox"/>	<input type="checkbox"/>
L. Do you have a home business?	L.	<input type="checkbox"/>	<input type="checkbox"/>	L.	<input type="checkbox"/>	<input type="checkbox"/>

10. AUTHORIZATION

I understand that by completing this application, I am authorizing Blount County Habitat for Humanity to evaluate my need for repairs and/or modification made to my residence. I understand by completing this application and signing I am giving permission for HABITAT to request a credit report. I further understand and am giving permission for Habitat to verify any information contained in this application. 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. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not pre-approved.

I also understand that Blount County Habitat for Humanity screens all potential staff (whether paid or unpaid), board members, and home repair and homeownership program applicants against the sex offender registry, and with a criminal background check. I understand that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. Additional household members 18 years of age or older who are not an applicant or co-applicant must execute a separate permission form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

X

X

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. Please mark your comments with “**A**” for Applicant and “**C**” for Co-applicant.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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.

Applicant Name:	Co-applicant name:
<input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify): _____ Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ___/___/___ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify): _____ Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ___/___/___ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

To be completed by the person conducting the interview

This application was taken: <input type="checkbox"/> Face-to-Face Interview <input type="checkbox"/> By Mail <input type="checkbox"/> By Telephone	Interviewer's Name (print or type)
	Interviewer's Signature Date
	Interviewer's Phone Number

Additional Household Member Authorization

Required of all home occupants over the age of 18 (excluding applicant & co-applicant)

I understand someone within my household has applied for the Blount County Habitat for Humanity home repair program.

I also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and homeownership program applicants on the sex offender registry. I further understand it is a requirement of the program that all household members 18 years of age and older submit to sex offender registry screening.

I also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and homeownership program applicants with a criminal background check. I further understand it is a requirement of the program that all household members 18 years of age and older submit to a criminal background check.

I understand that by completing this form, I am submitting myself as a household member of an applicant to a sex offender registry check and criminal background check.

Household Member Full Legal Name Print: _____

Birthdate (MM/DD/YYYY): _____

Household Member Signature: _____

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?

Call (865) 233-9111

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 has no 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>THDA, FAHE, Inc., USDA, Blount Title Agency, Tennessee Valley Appraisers, Sloan Real Estate Solutions, Grant Providers including but not limited to FHLB, HTF, and HOME.</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 will continue to maintain our dedication to protecting your privacy. If you have questions concerning our Notice, you may call Blount County Habitat for Humanity at 865-233-9111 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 operate a Special Purpose Credit Program, 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 program.

Applicant(s):

Sign: _____

Sign: _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____

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.