



Re: Homebuyer Education Program Registration Form

Dear Applicant,

Thank you for wanting to partner with Blount County Habitat for Humanity (Habitat).

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.

If you have questions after reading the registration form and to find out when the next education series will begin, please call me at 865-233-9110 during regular office hours, 8:30 am until 4:30 pm or send an e mail to melissa@blounthabitat.org

Sincerely,

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

Melissa Tyler
Homeownership Program Manager
Blount County Habitat for Humanity



BCHfH
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.

Homebuyer Education Program Registration

Applicant:

You must complete this form to register for the Habitat for Humanity’s Homebuyer Education Program.

All information on this application will be kept confidential.

One adult per form.

1. APPLICANT INFORMATION

Name:

Email Address:

Home/Cell Phone:

Present Address (street, city, state, ZIP code)

Number of Years: _____ Rent: _____

Why do you want to participate in the Homebuyer Education Program with Habitat?

Do you currently have a system to budget and track your money each month? Describe your system.

THE FOLLOWING QUESTIONS ARE OPTIONAL, BUT HELP PREPARE FOR THE EDUCATION.

Do you currently have debt?

Credit Card	<input type="checkbox"/> No <input type="checkbox"/> Yes
Student Loan	<input type="checkbox"/> No <input type="checkbox"/> Yes
Medical Debt	<input type="checkbox"/> No <input type="checkbox"/> Yes
Legal Debt	<input type="checkbox"/> No <input type="checkbox"/> Yes
Car Loan	<input type="checkbox"/> No <input type="checkbox"/> Yes
Individual Store Debts	<input type="checkbox"/> No <input type="checkbox"/> Yes
Personal Loans	<input type="checkbox"/> No <input type="checkbox"/> Yes

Do you currently have debt that has gone to collections? No Yes

Have you applied for a mortgage loan before? No Yes

Have you previously owned a home? No Yes

Sources of income:

Employment	<input type="checkbox"/> No <input type="checkbox"/> Yes
Social Security	<input type="checkbox"/> No <input type="checkbox"/> Yes
Disability	<input type="checkbox"/> No <input type="checkbox"/> Yes
Alimony	<input type="checkbox"/> No <input type="checkbox"/> Yes
Child Support	<input type="checkbox"/> No <input type="checkbox"/> Yes
Pension	<input type="checkbox"/> No <input type="checkbox"/> Yes
Self-Employment	<input type="checkbox"/> No <input type="checkbox"/> Yes
Food Stamps	<input type="checkbox"/> No <input type="checkbox"/> Yes

What financial goals do you hope to achieve after attending these classes? -

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

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: _____