



Re: **LOAN PACKAGING PROGRAM APPLICATION**

Dear Applicant,

Thank you for applying with Blount County Habitat for Humanity (Habitat). 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.

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, 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.
5. Habitat only reviews complete applications, if applications are incomplete 30 days after submission the file will be closed.

Applications must be returned in person by the applicant or co-applicant. Regular office hours are Monday-Friday; 8:30 am until 4:30 pm. Your application will be reviewed and you will be contacted for any additional required documents.

If you have questions after reading the application materials, please call me at 865-982-8717 during regular office hours, 8:30 am until 4:30 pm. We want to make sure all your questions are answered. Good luck!

Sincerely,

Rikki Eason
Programs Coordinator
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?

865-982-8717

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 865-982-8717 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

Homebuilder Program



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.

Your application is not complete without all applicable documents.

✓ If Included		✓ If Not Applicable
	Credit Report Fee: \$25 check or money order. NO CASH.	
	Signed Authorization to Release Information	
	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 for household	
	Child Support Order AND Payment History Forms for household	
	Pension Payment Forms for household	
	Disability Benefit/Payment Forms for household	
	SSI Benefit/Payment Forms for household	
	Social Security Benefit/Payment Forms for household	
	Current lease AND rent payment receipt	
	Signed Privacy Notice, ECOA Notice, Demographic Information Addendum(s)	

PLEASE NOTE: Your application is not complete without the required documents.

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

Loan Packaging Program

Instructions: Complete each section of this program application truthfully, completely, and accurately to determine USDA RD 502 Direct loan eligibility. **Mark through any section that does not apply to you.** All information on this application will be maintained in accordance with our privacy policy.

Type of Credit: I am applying for individual credit joint credit

Total number of borrowers: _____

Each borrower intends to apply for joint credit. **Your initials:** _____

1. APPLICANT INFORMATION

Applicant's Legal Name:	Veteran: Yes or No	Co-Applicant's Legal Name:	Veteran: Yes or No
Years of School Completed:		Years of School Completed:	
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

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

If living at Current 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: _____	Received By: _____	Date Application Complete: _____
Date of Notice of Incomplete App letter: _____		Date to FAHE: _____
Date of Adverse Action: _____		Date COE: _____

3. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name and Address of Current Employer	Start/End Dates	Name and Address of Current Employer	Start/End Dates
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Job Title	\$ per hour/weekly hours	Job Title	\$ per hour/weekly hours
Supervisor	Phone	Supervisor	Phone

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

Name and Address of Former Employer	Start/End Dates	Name and Address of Former Employer	Start/End Dates
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Job Title	\$ per hour/weekly hours	Job Title	\$ per hour/weekly hours
Supervisor	Phone	Supervisor	Phone

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- Car	
SSI				Insurance- Life	
Disability				Insurance- Health	
Alimony				Child Care	
Child Support				Average Credit Card Payment	
Other: _____				Student Loans	
Other: _____				Alimony/Child Support	
Total	\$	\$	\$	Total	\$

1. **Self-employed applicant(s) must provide a current year profit- and-loss statement.**
2. **Attach copies of all income verification to this application.**
3. **If more space is needed, list other income in Section 9 "Application Addendum".**

- 4. List additional household members with income:**
- | Name | Age | Monthly Income |
|-------|-------|----------------|
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |

5. ASSETS

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

Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:	Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:
Account Number: Balance \$	Account Number: Balance \$
Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:	Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:
Account Number: Balance \$	Account Number: Balance \$
Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:	Name & Address of Bank, Credit Union, Whole Life Ins , 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	Do you own a:	Yes	No	Make	Year
Boat	<input type="checkbox"/>	<input type="checkbox"/>	Auto/Motorcycle (#1)	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Home/RV	<input type="checkbox"/>	<input type="checkbox"/>	Auto/Motorcycle (#2)	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Land/House (circle)	<input type="checkbox"/>	<input type="checkbox"/>					

Please use Section 9 "Application Addendum" if you require any additional space to explain.

6. DEBT

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

COLUMN 1			COLUMN 2		
Car(s)	Monthly Payment	Unpaid Balance	Cell Phone Contracts	Monthly Payment	Unpaid Balance
				\$	\$
Mos. Left to Pay:			Mos. Left to Pay:		
Furniture, Appliances and Televisions	Monthly Payment	Unpaid Balance	Other Money You Owe		
			Name and Address of Company	Monthly Payment	Unpaid Balance
Mos. Left to Pay:			Mos. Left to Pay:		
Credit Card(s)	Monthly Payment	Unpaid Balance	Name and Address of Company	\$	/month
Mos. Left to Pay:			Mos. Left to Pay:		
Medical	Monthly Payment	Unpaid Balance	Alimony/Child Support	\$	/month
	\$	\$	Job Related Expenses (union dues, uniform, etc.)	\$	/month
			Child Care	\$	/month
Mos. Left to Pay:			Mos. Left to Pay:		
Health Insurance	Monthly Premium		Column 2: Subtotal of Payments	\$	/month
	\$		Column 1: Subtotal of Payments	\$	/month
Column 1: Subtotal of Payments			Total Monthly Expenses		
	\$	/month		\$	/month

7. CURRENT HOUSING CONDITIONS

Answer these questions about where you live now.

<p>1. How many bedrooms do you have? _____</p> <p>2. My current housing has a:</p> <p style="margin-left: 20px;">a. Kitchen <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="margin-left: 20px;">b. Bathroom <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="margin-left: 20px;">c. Living Room <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3. My current housing:</p> <p style="margin-left: 20px;">a. Lacks reliable plumbing <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="margin-left: 20px;">b. Lacks adequate heating <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="margin-left: 20px;">c. Is damaged or structurally unsound <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="margin-left: 20px;">d. Overcrowded <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="margin-left: 20px;">e. If yes, use Section 9 Application Addendum to describe.</p>	<p>4. What is your monthly rent payment? _____</p> <p>5. Do you get rental assistance? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="margin-left: 20px;">a. If yes, from where? _____</p> <p style="margin-left: 20px;">b. If yes, how much each month? \$ _____</p> <p>6. Landlord Information:</p> <p style="margin-left: 20px;">a. Name: _____</p> <p style="margin-left: 20px;">b. Address: _____</p> <p style="margin-left: 20px;">_____</p> <p style="margin-left: 20px;">c. Phone: _____</p>
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8. DECLARATIONS

Please check the box beside the word that best answers the following questions.	Applicant	Co-applicant
A. Are there any outstanding judgements because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Have you declared bankruptcy within the past 7 years? If yes, what type(s) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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 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 on Section 9- Application Addendum.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Are you a co-signer, co-maker, or guarantor on any debt of loan that is not disclosed in this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
L. Have you applied to Habitat before?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

8. DECLARATIONS CONTINUED

M. Do you plan to live at this property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
N. Have you had an ownership interest in property in the last 3 years? i. What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)? ii. How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/> Yes <input type="checkbox"/> No i. _____ ii. _____	<input type="checkbox"/> Yes <input type="checkbox"/> No i. _____ ii. _____

Provide explanations for “Yes” answers to questions A through I in Section 9- Application Addendum.

9. 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.

10. 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 HABITAT 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 Loan Packaging program, 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 Habitat screens all potential staff (paid and unpaid), board members, and program applicants on the sex offender registry, and that by completing this application, I am submitting myself and all persons listed on this application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the application to a criminal background check. Additional household members 18 years of age or older who are non-applicants must execute a separate permission form. _____ **(Applicant/Co-Applicant Initials Required)**

I understand the Homeownership Preparatory Program is separate from the Loan Packaging Program. I understand if I am not eligible for the Loan Packaging Program Habitat may refer me to the Homeownership Preparatory 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 homebuyers 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)**

For our loan packaging services, you will pay a loan application packaging fee of no more than \$2,000. 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 Section 9- 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.

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.

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: _____

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

GENERAL AUTHORIZATION

I hereby authorize **Blount County Habitat for Humanity** to verify my past and present employment, earnings records, bank accounts, stock holdings and any other asset balances needed to process my mortgage application.

I further authorize **Blount County Habitat for Humanity** to order a mortgage credit report and verify all other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this document shall also serve as an authorization to provide the information requested.

The information obtained is only to be used in the processing of my mortgage loan application.

Borrower

Date

Social Security Number

Co-Borrower

Date

Social Security Number

**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 renofified 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

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

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

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