



Home Opportunity Program

Sponsored by: **Alaska Community Development Corporation**

1517 S. Industrial Way, #8, Palmer, AK 99645

(907) 746-5680 FAX: (907) 746-5681 Email ltice@alaskacdc.org or pshafer@alaskacdc.org

Toll-Free Outside the Mat-Su Borough (800) 478-8080 NMLS#358478



HOME BUYER APPLICATION PACKET **(Read carefully before submitting application.)**

The Home Opportunity Program (HOP) assists with and promotes homeownership for low-income households. This program is funded by HUD, the HOME Investment Partnerships Program, through Alaska Housing Finance Corporation (AHFC). Alaska Community Development Corporation (ACDC) accepts applications from areas listed on page 3.

If you qualify, you can receive down payment assistance (if required by primary lender) not to exceed 2% of purchase price or appraised value, or \$3,800 whichever is less; up to \$3,000 in closing costs and, if necessary to achieve affordability, a buy-down of the first mortgage (see loan limits). Homebuyer must contribute a minimum of \$1,000 towards purchase of property. Without exception, any excess amount of funds at closing will be returned to HOP. Funds provided under the HOP program will be secured by a Note and Deed of Trust.

The HOP homebuyer assistance provides grant/zero interest rate loans to low-income homebuyers with the first \$10,000 conditionally forgivable over a five-year occupancy period. HOP funds are subject to recapture (repayment) in the event the assisted homebuyer does not continue (defaults) to own and occupy the property purchased with HOP assistance THROUGHOUT THE OWNERSHIP AND OCCUPANCY PERIOD (“Affordability Period”) SPECIFIED IN THE HOMEBUYER ASSISTANCE AGREEMENT. AHFC will inform the buyer in writing the date the Affordability Period begins. The portion of the loan that is not forgiven is a zero interest loan (if no default occurs) held by a note that is due upon eventual sale or non-owner occupancy of the home.

If buyer retains non-occupancy of the property, the FULL PRINCIPAL AMOUNT is due to AHFC within 30 days. AHFC does monitor for residency during the Affordability Period. If the homebuyer is required to repay any portion of the HOP funds under default, interest shall accrue at the rate of 2% per annum from date of default on the principal remaining until paid in full. Refinancing can be considered for limited purposes. (No cash out.)

Participation with a lending institution that offers mortgage loans is required. The lending institution is solely responsible for approving or denying the primary mortgage loan. The applicant should contact a lending institution for qualifications of home purchase and to determine the amount of the primary loan for which they qualify. **Current participating lenders with the HOP program are Academy Mortgage, Cornerstone Home Lending, First National Bank Alaska, Alaska USA Mortgage Company, Residential Mortgage (includes Summit Mortgage and Preferred Mortgage), HomeState Mortgage, Kodiak Island Housing Authority, Denali Federal Credit Union, First Bank, True North FCU, Neighborworks, Primary Residential Mortgage, Inc. and USDA Rural Development. Other interested lenders should contact ACDC for participation.** **HOP cannot be combined with FHA mortgages.**

AHFC HOP funding will be reserved on a first come, first served basis—based on receipt of HOP application, sales contract, disclosures to determine property eligibility, Loan Estimate and Form 1008 from the approved lender, HOP ordered home inspection and re-inspection. The homebuyer may not be in arrears on any child support obligation.

Attendance of an 8-hour homebuyer education class by a HUD Certified Housing Counselor is a requirement to receive HOP assistance (HUD HOME Program). This class is available through Neighborworks for a fee. You can register at <https://app.ehomeamerica.org/nwa>.

_____/_____
Initials

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03/07/2023

Funds may only be provided to an eligible low-income household defined as less than 80% of the median income as determined by HUD. HOP loan assistance limits shown below are based on all household taxable income. \$3,000 of total HOP assistance may be used for typical buyer closing costs. The payment ratio on the first mortgage must not be less than 25% (24% allowed for RD direct loans) of the buyer's gross income as calculated by the first mortgage. Current income limits are as shown below: *Note – Unborn children may be counted in household size.*

60% of Median - Maximum Loan \$30,000 as of 6/1/2022

Household Size	1	2	3	4	5	6	7	8
Haines Borough, Hoonah-Angoon CA, Prince of Wales- Hyder CA, Wrangell City & Borough	\$38,640	\$44,160	\$49,680	\$55,140	\$59,580	\$64,020	\$68,400	\$72,840
Juneau City and Borough	\$50,820	\$58,080	\$65,340	\$72,540	\$78,360	\$84,180	\$90,000	\$95,760
Kenai Peninsula Borough	\$41,340	\$47,280	\$53,160	\$59,040	\$63,780	\$68,520	\$73,260	\$77,940
Ketchikan Gateway Borough	\$41,940	\$47,940	\$53,940	\$59,880	\$64,680	\$69,480	\$74,280	\$79,080
Kodiak Island Borough	\$45,540	\$52,080	\$58,560	\$65,040	\$70,260	\$75,480	\$80,700	\$85,860
Mat-Su Borough	\$39,840	\$45,540	\$51,240	\$56,880	\$61,440	\$66,000	\$70,560	\$75,120
Petersburg Census Area	\$38,640	\$44,160	\$49,680	\$55,140	\$59,580	\$64,020	\$68,400	\$72,840
Sitka City and Borough	\$42,960	\$49,080	\$55,200	\$61,320	\$66,240	\$71,160	\$76,080	\$81,000
Skagway Municipality	\$38,880	\$44,400	\$49,980	\$55,500	\$59,940	\$64,380	\$68,820	\$73,260
Valdez-Cordova Census Area	\$46,320	\$52,920	\$59,520	\$66,120	\$71,460	\$76,740	\$82,020	\$87,300
Yakutat City and Borough	\$38,760	\$44,280	\$49,800	\$55,320	\$59,760	\$64,200	\$68,640	\$73,080

80% of Median - Maximum Loan \$20,000 as of 06/01/2022

Household Size	1	2	3	4	5	6	7	8
Haines Borough, Hoonah-Angoon CA, Prince of Wales-Hyder CA, Wrangell City & Borough	\$51,450	\$58,800	\$66,150	\$73,500	\$79,400	\$85,300	\$91,150	\$97,050
Ketchikan Gateway Borough	\$55,900	\$63,850	\$71,850	\$79,800	\$86,200	\$92,600	\$99,000	\$105,350
Juneau City and Borough	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
Kenai Peninsula Borough	\$55,100	\$63,000	\$70,850	\$78,700	\$85,000	\$91,300	\$97,600	\$103,900
Kodiak Island Borough	\$60,700	\$69,400	\$78,050	\$86,700	\$93,650	\$100,600	\$107,550	\$114,450
Mat-Su Borough	\$53,100	\$60,700	\$68,300	\$75,850	\$81,950	\$88,000	\$94,100	\$100,150
Petersburg Census Area	\$51,450	\$58,800	\$66,150	\$73,500	\$79,400	\$85,300	\$91,150	\$97,050
Sitka City and Borough	\$57,250	\$65,400	\$73,600	\$81,750	\$88,300	\$94,850	\$101,400	\$107,950
Skagway Municipality	\$51,800	\$59,200	\$66,600	\$74,000	\$79,950	\$85,850	\$91,800	\$97,700
Valdez-Cordova Census Area	\$61,750	\$70,550	\$79,350	\$88,150	\$95,250	\$102,300	\$109,350	\$116,400
Yakutat City and Borough	\$51,650	\$59,000	\$66,400	\$73,750	\$79,650	\$85,550	\$91,450	\$97,350

Existing homes purchased using HOP funds must meet minimum property standards and must be inspected by a qualified home inspector ordered by and billed to Alaska Community Development Corporation. All properties must pass favorable Environmental Review: In addition, (1) Homes built before 1978 must undergo a visual assessment for lead based paint; (2) Homes built since 12/31/1991 must provide PURs 101 and 102; (3) a PUR-103 for homes that meet the following criteria: a) residence is at least 2 years old b) there is no PUR-101, but a current energy rating of at least a 2 has been obtained and c) the home is either in a jurisdiction that issues Certificates of Occupancy, a valid PUR-102 exists, or a home inspection has been completed (4) Assistance with home construction in process is only available if it can be documented the foundation was in, inspected and approved BEFORE buyer applies for HOP funding;*

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HOME BUYER APPLICATION

Borrower: Single Married Other i.e., Separated
 Last Name: _____ First: _____ Middle Initial: _____

Phone: _____ Msg. Phone: _____ U. S. Citizen Permanent Resident

Current Mailing Address: _____
City _____ Zip _____

Current Residence Physical Address: _____
City _____ Zip _____

Do you expect any changes to household composition within next 12 months? _____

List all people living in the home. Start with the Head of Household. If pregnant, unborn children may be counted in household size. Attach another page if necessary. Note: Borrower & Co-Borrower complete additional "Demographic Information" Page 5.

Name	Gender		Date of Birth	Disabled	
	M	F		Yes	No

- 1) Annual Household Income (Attach current IRS tax form) \$ _____
- 2) Current Residential Status Rent Own (any residential property) Other
- 3) You intend to occupy the residence purchased with HOP funds as your principle residence): Yes No
- 4) To the best of your knowledge, have you ever received funding assistance through the HOME Investment Partnerships Program? Yes No
- 5) Do you now live in Public Housing or receive any rental assistance? Yes No Please note that this Program provides priority to status of applicants from the Housing Choice Voucher Homeownership Program.
- 6) First Time Homebuyer (Defined as not having owned a home in the past 3 years. Does not affect eligibility.) Yes No

Type of assistance requested

- 7) Down payment (if required by primary lender, maximum 2%): \$ _____
 - 8) Closing cost (maximum \$3,000): \$ _____
 - 9) First Mortgage buydown for affordability: \$ _____
- TOTAL REQUESTED**
\$ _____ (7+8+9)

Signature of Borrower _____ **Date** _____ **E-mail Address** _____

Signature of Co-Borrower _____ **Date** _____ **E-mail Address** _____

VERIFICATION OF TAXABLE INCOME INFORMATION

You must report all sources of TAXABLE income for the previous 12-month period. Use additional pages if necessary.

For what period are you reporting this income? _____
Please identify the 12-month period; for example, January 1, 2016 to December 31, 2016. The ending date must be within the last 6 months.

In all cases you **MUST include a copy of your most current tax return (*signed and dated by taxpayer(s)*)**. If any household member 18 years of age or older does not file taxes, that household member must complete the section box below:

[] I no longer file Tax Returns. Reason: _____
 Last Tax Return Filed? _____ **Signature:** _____ Date: _____

[] I no longer file Tax Returns. Reason: _____
 Last Tax Return Filed? _____ **Signature:** _____ Date: _____

All TAXABLE income sources must be listed below for verification purposes. Failure to list all taxable income sources below will delay the processing of your application. For each source of household income you must give the information below for all household members. Use additional pages if needed.

AMOUNT OF TAXABLE INCOME (include Wages, Dividends, etc.)	HOUSEHOLD MEMBER	EMPLOYER or INCOME SOURCE	ADDRESS	CITY/ZIP	PHONE NO.	FAX NO.

Reasonable Accommodation Request

People with disabilities are entitled to reasonable accommodation. It is the applicant's responsibility to prove the disability and to request reasonable accommodation. It is the sponsoring organization's responsibility to grant accommodations that are reasonable. Reasonable is defined as not too expensive or difficult to arrange. If necessary, the sponsoring organization will help the requestor with comprehension and completion of the Reasonable Accommodation Request form below.

I or a person in my household has a disability that I believe requires reasonable accommodation.

1. **The accommodation I request is (*If none, write "None" in #1 and sign*):**

2. You can verify the need for the accommodation requested by contacting:
 Name _____ Agency _____ Phone _____
 Address _____

Signature of Head of Household

Date

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

I agree to, acknowledge, and represent the following statements to:

- The Lender (this includes the Lender’s agents, service providers and any of their successors and assigns); AND
- Other Loan Participants (this includes any actual or potential owners of a loan resulting from this application (the “Loan”), or acquirers of any beneficial or other interest in the Loan, any mortgage insurer, guarantor, any servicers or service providers of the Loan, and any of their successors and assigns).

By signing below, I agree to, acknowledge, and represent the following statements about:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application or any real estate sales contract, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*) and liability for monetary damages to AHFC, its agents, successors and assigns and insurers.

(2) The Property’s Security

- The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property’s Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an “electronic application”, I consent to the use of “electronic records” and “electronic signatures” as the terms are defined in and governed by applicable federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my: (a) electronic signature; or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Use and Sharing of Information

I understand and acknowledge that the Lender and Other Loan Participants can obtain, use, and share the loan application, a consumer credit report, and related documentation for purposes permitted by applicable laws.

Borrower Signature _____ Date (mm/dd/yyyy) / /

Co-Borrower Signature _____ Date (mm/dd/yyyy) / /

Demographic Information Addendum.

This section asks about your ethnicity, sex and race and is a part of your application. **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.

Borrower: _____

Ethnicity:

- Hispanic or Latino
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino (enter origin):

(Examples: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.)

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

Race:

- American Indian or Alaska Native
(Enter name of enrolled or principal tribe.)

- _____
 Asian
- Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian (enter race):

(Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)

- Black or African American
 Native Hawaiian or Other Pacific Islander
- Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander (enter race):

(Examples: Fijian, Tongan, etc.)

- White
 I do not wish to provide this information

Sex:

- Female
 Male
 I do not wish to provide this information

(TO BE COMPLETED BY FINANCIAL INSTITUTION)

This demographic information was obtained through:

- Face to face Interview Fax or Mail
 Telephone Interview Email or Internet

IF Face to Face:

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

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

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

Co-Borrower: _____

Ethnicity:

- Hispanic or Latino
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino (enter origin):

(Examples: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.)

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

Race:

- American Indian or Alaska Native
(Enter name of enrolled or principal tribe.)

- _____
 Asian
- Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian (enter race):

(Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)

- Black or African American
 Native Hawaiian or Other Pacific Islander
- Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander (enter race):

(Examples: Fijian, Tongan, etc.)

- White
 I do not wish to provide this information

Sex:

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

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

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

FACTS**WHAT DOES Alaska Community Development Corporation 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: <ul style="list-style-type: none"> n Social Security number and income n account balances and payment history n credit history and credit scores
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 Alaska Community Development Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alaska Community Dev. Corp. 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	NO
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 our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

To limit our sharing	<p>Not Applicable.</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 1 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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Questions?	Call toll-free (800)478-8080
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Who we are

Who is providing this notice?

Alaska Community Development Corporation

What we do

How does Alaska Community Development Corporation protect my personal information?

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.

How does Alaska Community Development Corporation collect my personal information?

We collect your personal information, for example, when you *apply for a grant or loan or give us your contact information, provide your income or employment information*

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- n sharing for affiliates' everyday business purposes—information about your creditworthiness
- n affiliates from using your information to market to you
- n sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. *See below for more on your rights under state law.*

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- n *-No affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

n *Nonaffiliated co.: credit bureaus, identity, income, IRS, home inspectors*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

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USA Patriot Act Information Disclosure

Important Information about Application Procedures

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer.

What this means to you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

Date

Date

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE**

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics of conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four unit family residence.

If you have any question about your rights, or if you wish to file a complaint, contact the management of the financial institution or the agency noted below:

**Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
451 Seventh St. SW Room 5204
Washington, DC 20410-2000**

Print Name

Print Name

Borrower Signature

Date

Co-Borrower Signature

Date

Property Address / City / State / Zip