



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 in **Mat-Su Borough, Kenai Peninsula, Glennallen, Valdez, Cordova, Sitka, Wrangell, Ketchikan, Juneau, Petersburg, Haines, City of Kodiak, Prince of Wales-Outer Ketchikan Census Area, Skagway-Hoonah-Angoon Census Area, Yakutat City and Borough, Alaska**. This program is funded by HUD, the HOME Investment Partnerships Program through Alaska Housing Finance Corporation (AHFC), and is administered by Alaska Community Development Corporation (ACDC).

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 executed by all adult household residents.

The HOP homebuyer assistance provides zero interest rate loans to low-income homebuyers with the first \$10,000 conditionally forgivable over a five-year period. HOP funds provided to a homebuyer are subject to recapture (repayment) in the event that 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 of the home.

If buyer fails to occupy the property as their primary residence during the HOME Affordability Period (ownership and occupancy period), BUT retains ownership 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, USDA Rural Development and Academy Mortgage Corporation. Other interested lenders should contact ACDC for participation.**

HOP assistance funding will be reserved on a first come, first served basis—based on receipt of a sales contract (Exception—see 4 below), disclosures to determine property eligibility and Loan Estimate and Form 1008 from the approved lender and subsequent approved application and AHFC funding commitment. Priority to Housing Choice Voucher recipients. 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**

Page 1 of 3

07/2018

Funds may only be provided to an eligible low-income household. Low-income is defined as less than 80% of the median income as determined and regionally adjusted by HUD. The HOP loan assistance limits shown below are based on taxable incomes. \$3,000 of total HOP assistance may be used for typical buyer closing costs, and the payment ratio on the first mortgage should not be less than 25% (24% allowed for RD direct loans) of the buyer's gross income used to qualify for the first mortgage. Current (06/01/2018) income limits are as shown below: *Note – Unborn children may be counted in household size.*

60% of Median - Maximum Loan \$30,000

Household Size	1	2	3	4	5	6	7	8
Hoonah-Angoon CA, Prince of Wales-Hyder CA, Wrangell City & Borough, Haines Borough	\$34,140	\$39,000	\$43,860	\$48,720	\$52,620	\$56,520	\$60,420	\$64,320
Juneau City & Borough	\$44,100	\$50,400	\$56,700	\$62,940	\$67,980	\$73,020	\$78,060	\$83,100
Kenai Peninsula Borough	\$34,860	\$39,840	\$44,820	\$49,740	\$53,760	\$57,720	\$61,680	\$65,700
Ketchikan Gateway Borough	\$36,720	\$42,000	\$47,220	\$52,440	\$56,640	\$60,840	\$65,040	\$69,240
Kodiak Island	\$35,460	\$40,560	\$45,600	\$50,640	\$54,720	\$58,800	\$62,820	\$66,900
Mat-Su Borough	\$38,640	\$44,160	\$49,680	\$55,200	\$59,640	\$64,080	\$68,460	\$72,900
Petersburg Census Area	\$37,140	\$42,420	\$47,700	\$52,980	\$57,240	\$61,500	\$65,700	\$69,960
Sitka City and Borough &	\$38,520	\$44,040	\$49,560	\$55,020	\$59,460	\$63,840	\$68,280	\$72,660
Skagway Municipality	\$35,700	\$40,800	\$45,900	\$51,000	\$55,080	\$59,160	\$63,240	\$67,320
Valdez-Cordova Census Area	\$39,900	\$45,600	\$51,300	\$57,000	\$61,560	\$66,120	\$70,680	\$75,240
Yakutat City & Borough	\$35,640	\$40,740	\$45,840	\$50,880	\$54,960	\$59,040	\$63,120	\$67,200

80% of Median - Maximum Loan \$20,000

Household Size	1	2	3	4	5	6	7	8
Haines Borough, Hoonah-Angoon CA, Prince of Wales-Hyder CA, Wrangell City & Borough	\$45,500	\$52,000	\$58,500	\$64,950	\$70,150	\$75,350	\$80,550	\$85,750
Ketchikan Gateway Borough	\$48,950	\$55,950	\$62,950	\$69,900	\$75,500	\$81,100	\$86,700	\$92,300
Juneau City & Borough	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950
Kenai Peninsula Borough	\$46,450	\$53,050	\$59,700	\$66,300	\$71,650	\$76,950	\$82,250	\$87,550
Kodiak Island Borough	\$47,250	\$54,000	\$60,750	\$67,500	\$72,900	\$78,300	\$83,700	\$89,100
Mat-Su Borough, Sitka City & Borough, Valdez-Cordova CA	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950
Petersburg CA,	\$49,500	\$56,550	\$63,600	\$70,650	\$76,350	\$82,000	\$87,650	\$93,300
Skagway Municipality	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900	\$84,350	\$89,800
Yakutat City & Borough	\$47,500	\$54,300	\$61,100	\$67,850	\$73,300	\$78,750	\$84,150	\$89,600

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; (5) *Do not file application at this time if considering new construction*. Proposed “new” construction with no approved foundation yet in requires a higher level of environmental review by HUD and the environmental review **MUST** be approved by HUD **PRIOR TO** (a) builder breaking ground for any component and (b) **PRIOR TO APPLICATION DATE** for HOP assistance. Discuss environment review requirement with your builder. The review will take a minimum of 60-90 days to complete.

The HOP assisted home must be the only home the buyer(s) own(s) and it must be their principal residence. Homes must be of a non-luxury nature and cannot exceed purchase price as designated in the “HOME Homeownership Value” shown below:

HOME Homeownership Value Limits – 2018 Home Opportunity Program 4/01/2018

<u>County Name</u>	<u>1-Unit (Single Family Dwelling)</u>	<u>County Name</u>	<u>1 Unit (Single Family Dwelling)</u>
Haines Borough	216,000	Prince of Wales-Hyder Census Area	261,000
Hoonah-Angoon Census Area	161,000	Sitka City and Borough	347,000
Juneau City and Borough	348,000	Skagway Municipality	276,000
Kenai Peninsula Borough	223,000	Southeast Fairbanks Census Area	182,000
Ketchikan Gateway Borough	266,000	Valdez-Cordova Census Area	219,000
Kodiak Island Borough	297,000	Wrangell City and Borough	200,000
Matanuska-Susitna Borough	238,000	Yakutat City and Borough	147,000
Petersburg Census Area	209,000		

HOME Opportunity Program funds may only be used in conjunction with fixed interest rate and terms, fully amortizing, first deed of trust loans. In no event may HOP funds be used to assist a homebuyer whose primary loan is a non-traditional product with features such as interest only, variable interest rates and/or terms, or balloon payments.

I have read and understand these information pages:

Signature Borrower: _____ Date _____

Signature Co-Borrower: _____ Date _____

Submit HOP application to: Alaska CDC, 1517 S Industrial Way #8, Palmer, AK 99645

Please note the information sheets do not contain all criteria for eligibility of HOME Opportunity Program loan assistance. Please feel free to contact our office if you have questions.

This page left blank



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

Page 1

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
	M F		Yes No
	M F		Yes No
	M F		Yes No
	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%): \$ _____ | TOTAL REQUESTED |
| 8) Closing cost (maximum \$3,000): \$ _____ | |
| 9) First Mortgage buydown for affordability: \$ _____ | |
| \$ _____ (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



HOME OPPORTUNITY PROGRAM



Sponsored by: **Alaska Community Development Corporation** NMLS#358478
1517 S. Industrial Way, #8, Palmer, AK 99645
Office: 907 746-5680, 800 478-8080 (toll-free outside Mat-Su Borough)
Fax: 907 746-5681, 800 478-1530 (toll-free outside Mat-Su Borough)

AUTHORIZATION for Release of Information

CONSENT

I authorize and direct any Federal, State, or local agency, organization, business, or individual to release to Alaska Community Development Corporation any information needed to complete and verify my application for assistance under the HOME Opportunity Program (HOP). I understand and agree that this authorization or the information obtained with its use may be given to and used by Alaska Community Development Corporation and the Alaska Housing Finance Corporation (AHFC) in administering and enforcing program rules and policies.

INFORMATION COVERED

I understand that previous and current information regarding me and my household may be needed. Verifications and inquiries that may be requested, include but are not limited to:

- Employment and Income
- Public Assistance Payments
- Assets (including real estate)
- Credit History

WHO MAY BE ASKED

The groups or individuals that may be asked to release the above information include but are not limited to:

- Banks and other Financial Institutions
- Medical and Child Care Providers
- Past and Present Employers
- Retirement Systems
- Social Security Administration
- State Unemployment Agencies
- Support and Alimony Providers
- Veterans Administration
- Welfare Agencies
- Credit Agencies

COMPUTER MATCHING NOTICE AND CONSENT

I understand and agree that AHFC or Alaska Community Development Corporation may conduct a computer matching program to verify the information supplied for my application or recertification. If a computer match is done, I understand that I have a right to notification of any adverse information found and a chance to disprove incorrect information. AHFC or the Alaska Community Development Corporation may in the course of its duties exchange such automated information with other Federal, State, or local agencies, including but not limited to: State Employment Security Agencies, State Welfare Agencies, and the Social Security Administration.

CONDITIONS

I agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file with Alaska Community Development Corporation.

I understand I have a right to review my file and correct any information that is incorrect.

SIGNATURES

X
 Applicant Signature _____ Date _____

Applicant Printed Name _____ SSN# _____

X
 Co-Applicant Signature _____ Date _____

Co-Applicant Printed Name _____ SSN# _____

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) / /

Section 7: Demographic Information for Borrower

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

Section 8: Loan Originator Information.

Loan Originator Information

Loan Originator Organization Name Alaska Community Development Corporation

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

Loan Originator Organization NMLSR ID# 358478

State License ID# _____

Loan Originator Name

Loan Originator NMLSR ID# _____

State License ID# _____

Email _____

Phone (907) _____ - _____

Signature _____

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

Section 7: Demographic Information for Co-Borrower

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

Section 8: Loan Originator Information.

Loan Originator Information

Loan Originator Organization Name Alaska Community Development Corporation
Address 1517 S. Industrial Way #8, Palmer, AK 99645

Loan Originator Organization NMLSR ID# 358478 State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone (_____) _____ - _____

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

Borrower Name: _____