



Equal Credit Opportunity and Privacy Act Notice

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, with offices at: [FTC Regional Office for the Southeast region, Suite 1500, 225 Peachtree Street Ave. Atlanta, GA 30303_or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580. You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources. Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Privacy Act Notice

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, or others, and;
- Information we receive from a consumer-reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications and other forms, such as name, address, social security number, income, or number in household.
- Information about your transactions with us, such as your loan balance, and payment history.

We DO NOT disclose any nonpublic personal information about our customers to anyone, except as permitted by law.

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents, and;
- Non-profit organizations of government agencies.
- Nonaffiliated third parties as permitted by law.

We restrict access to nonpublic personal information about you to:

- Habitat for Humanity's agents and employees that need to know that information to provide Habitat for Humanity services to you;
- Disclosures to other non-affiliated third parties as permitted by law.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Note: If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is you may direct us not to make those disclosures. If you wish to opt out of disclosures to nonaffiliated third parties, you must call your local Habitat affiliate.

Applicant's Signature

Date

Co-applicant's Signature

Date

