

Applicant Information

Married couples are required to apply together

Name: _____
Last Name First Name MI

Current Address: _____
Street Address Apt. #

City State Zip Code

Mailing Address: _____
(if different from Current Address)

City State Zip Code

Email Address : _____

Phone Numbers: _____ (Home) _____ (Cell)

Social Security Number: _____ - _____ - _____ Do you currently have a credit freeze on your Equifax credit file? ____ Yes ____ No

Date of Birth: ____/____/____

Marital Status: *(Please circle)*
Married **Separated** **Unmarried** (include Single, Divorced, Widowed, Civil Union, Domestic Partnership)

Co-Applicant Information

Married couples are required to apply together

Name: _____
Last Name First Name MI

Address: _____
(if different from Applicant's address)

City State Zip Code

Relationship to Applicant: (Spouse, Child, Parent, Sibling) _____

Email Address: _____

Phone Numbers: _____ (Home) _____ (Cell)

Social Security Number: _____ - _____ - _____ Do you currently have a credit freeze on your Equifax credit file? ____ Yes ____ No

Date of Birth: ____/____/____

Marital Status: *(Please circle)*
Married **Separated** **Unmarried** (include Single, Divorced, Widowed, Civil Union, Domestic Partnership)

List all Household members (Everyone who will **LIVE** in the Habitat home if approved.)

<u>Name</u>	<u>Date of Birth/Age</u>	<u>Gender</u>	<u>Relationship to Applicant(s)</u>	<u>Name of School/Employer</u>
1. _____				
2. _____				
3. _____				
4. _____				
5. _____				
6. _____				
7. _____				

Total number of Household members _____

Turn in **ALL** income documentation with this application in order for your application to be processed. Missing documentation will delay processing.

Applicant Information: Employment History

Current Employer: _____

Phone number: _____ Fax: _____

Position: _____

Start Date: _____ (MM/DD/YYYY)

How often do you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week do you work: _____ hrs/wk

Co-Applicant Information: Employment History

Current Employer: _____

Phone number: _____ Fax: _____

Position: _____

Start Date: _____ (MM/DD/YYYY)

How often do you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week do you work: _____ hrs/wk

If employed in current position for **less than one year** or if currently employed in more than one position, complete the following section. Please list a minimum of 2 years Employment History per applicant.

Applicant Information: Employment History

(If you need additional space, please attach a separate paper)

Previous Employer: _____

Phone number: _____ Fax: _____

Position: _____

Dates of Employment:
Start Date: _____ (MM/DD/YYYY)
End Date: _____ (MM/DD/YYYY)

How often did you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week did you work: _____ hrs/wk

Co-Applicant Information: Employment History

(If you need additional space, please attach a separate paper)

Previous Employer: _____

Phone number: _____ Fax: _____

Position: _____

Dates of Employment:
Start Date: _____ (MM/DD/YYYY)
End Date: _____ (MM/DD/YYYY)

How often did you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week did you work: _____ hrs/wk

Include all income from other sources.
Please turn in documentation from the example of sources listed here:

- Alimony
- Capital Gains
- Foster Care
- Notes Receivable
- Retirement (e.g., Pension, IRA)
- Separate Maintenance
- Unemployment Benefits
- Automobile Allowance
- Child Support
- Housing or Parsonage
- Public Assistance
- Royalty Payments
- Social Security
- VA Compensation
- Boarder/Rental Income
- Disability
- Interest and Dividends
- Mortgage Credit Certificate
- Trust
- Other
- Mortgage Differential Payments

Applicant Information: **Income Sources**

Hourly wage: \$ _____ per hour Hours worked per week: _____

Social Security Income: \$ _____ per month
 Provide copy of your current SS award letter as documentation.

Self Employed applicants must provide copies of 2 most recent years of Federal Tax Returns as income documentation.

- ◇ 2016 Form 1040 Federal Tax Return
- ◇ 2017 Form 1040 Federal Tax Return

Describe other income:

<u>Type</u>	<u>Monthly amount</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Notice: Applicants are not required to disclose Alimony, Child Support, or Separate Maintenance income at the time of application. Should you choose to disclose this income, your total income must not exceed 80% of the Area Median Income guidelines at the time of closing.

Co-Applicant Information: **Income Sources**

Hourly wage: \$ _____ per hour Hours worked per week: _____

Social Security Income: \$ _____ per month
 Provide copy of your current SS award letter as documentation.

Self Employed applicants must provide copies of 2 most recent years of Federal Tax Returns as income documentation.

- ◇ 2016 Form 1040 Federal Tax Return
- ◇ 2017 Form 1040 Federal Tax Return

Describe other income:

<u>Type</u>	<u>Monthly amount</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Notice: Applicants are not required to disclose Alimony, Child Support, or Separate Maintenance income at the time of application. Should you choose to disclose this income, your total income must not exceed 80% of the Area Median Income guidelines at the time of closing.

Rental History

(Must equal 1 full year with name on a Lease Agreement or 12 months of cancelled personal checks)

Do you currently receive rental assistance from the Asheville Housing Authority? (This is for information purposes only and does not affect the decision on your application for homeownership) YES _____ NO _____

Current Landlord/Apartment Complex: _____

Landlord Phone: _____ Fax: _____ Email: _____

Monthly Rent: \$ _____

Move In Date: _____ (dd/mm/yyyy)

Is the lease in your name? YES or NO

If not, in whose name is the lease? _____ Relationship to Applicant: _____

Previous Landlord/Apartment Complex: _____

Landlord Phone: _____ Fax: _____ Email: _____

Monthly Rent: \$ _____

Move In Date: _____ (dd/mm/yyyy) Move Out Date: _____ (dd/mm/yyyy)

Was the lease in your name? YES or NO

How did you hear about Habitat? _____

How long have you lived or worked in Buncombe County? _____ (Months/Years)

Has anyone in the household ever been convicted of a crime? YES or NO

If yes, who? _____

If yes, you must submit a written explanation with the application.

Date that you attended Habitat Information Session: _____ (MM/DD/YY)

Declarations

This section asks you specific questions about the property, your funding, and your past financial history.

A. Will you occupy the property as your primary residence?

If YES, have you had ownership interest in any property in the last three (3) years?

(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?

(2) How did you hold title to the home—by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

C. Are you borrowing any money for this real estate transaction (e.g. money for your closing costs/ down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of money?

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

G. Are there any outstanding judgments against you?

H. Are you currently delinquent or in default on any federal debt?

I. Are you a party to a lawsuit in which you potentially have any personal financial liability?

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?

L. Have you had property foreclosed upon in the last 7 years?

M. Have you declared bankruptcy within the past 7 years?

If YES, identify the type(s) of bankruptcy:

- Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

<u>Applicant</u>		<u>Co-Applicant</u>	
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____		_____	
_____		_____	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ _____	\$ _____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Acknowledgement And Agreement

Each of the undersigned specifically represents to Asheville Area Habitat for Humanity (“Habitat”) and to Habitat’s actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors, and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have make on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et. Seq.; (2) the loan requested pursuant to this application (the “Loan”) will be secured by a mortgage or deed of trust on the property to be purchased; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) Habitat, its servicers, successors, or assigns may retain the original and/or electronic record of this application, whether or not the Application/Loan is approved; (7) Habitat and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, Habitat, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Habitat or its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property.;

Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

I certify that all of the information for the duration of the application process provided to Asheville Area Habitat for Humanity is true and correct to the best of my knowledge. I understand that false or misleading information may be grounds for rejection of my application and termination from the program at any time without explanation. I understand that the completion of my application in no way guarantees that I will receive assistance from Asheville Area Habitat for Humanity. I understand that signing below gives Asheville Area Habitat for Humanity permission to conduct all applicable background and credit checks and to share my information with other service agencies. I understand that by signing this application I have read and understood all information disclosed to me regarding my rights as an applicant and potential borrower in regards to the Fair Credit Reporting Act Disclosure, Equal Credit Opportunity Act Disclosure, and Fair Lending Notice Disclosure.

Need for Housing

Current number of bedrooms (circle one) **1** **2** **3** **4** **5**

In the space below, describe the condition of the house or apartment where you currently live. Why do you need a Habitat home?

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

APPRAISAL NOTICE DISCLOSURE

LOAN INFORMATION

Lender: Asheville Area Habitat for Humanity
Lenders Address: 33 Meadow Rd.
Asheville, NC 28803

RIGHT TO RECEIVE A COPY OF AN APPRAISAL REPORT

This disclosure is to notify you that we may order an appraisal or other property valuation in connection with your loan, and we may charge you for this appraisal or property valuation.

Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Thank you for your interest in Asheville Area Habitat for Humanity. Please do not hesitate to contact us with additional questions.

Applicant signature

Date

Co-Applicant signature

Date

To Be Completed by the Loan Originator:

Date of Application: _____

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant(s) and submitted by fax or mail
- By the applicant(s) and submitted via email or the Internet
- By the applicant(s) and submitted in person

Loan Originator's Signature		Loan Originator Identifier NMLS #	
Loan Originator's Name	Loan Originator's Phone Number 828-251-5702	Date	
Loan Origination Company Name Asheville Area Habitat for Humanity		Loan Origination Company's Address 33 Meadow Rd. Asheville, NC 28803	

Asheville Area Habitat for Humanity is an Equal Housing Opportunity Provider. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation. 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.



Asheville Area Habitat for Humanity is a Christian non-profit organization whose purpose is to work in partnership with those in need of affordable homeownership to provide simple, decent, and affordable housing with 0% interest, no money down and low monthly payments.

ASHEVILLE AREA HABITAT FOR HUMANITY PRIVACY STATEMENT and NOTICE

At Asheville Area Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, future homeowners, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, future homeowner, tenant, or homeowner data – such as tax returns, pay stubs, credit reports, employment verifications, and payment history – internal controls are maintained throughout the process to ensure security and confidentiality. We collect non-public personal information about you from the following sources:

Information we receive from you on applications or other forms, such as your name, address, social security number, assets, debts, income, etc.; information about your transactions with us, our affiliates, or others, such as your loan balance, payment history, monthly payment, etc.; and information we receive from a consumer reporting agency, such as your creditworthiness, and credit history.

Asheville Area Habitat for Humanity employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law.

Habitat for Humanity has no affiliates or contracted marketing experts with whom we share personal information.
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; Nonprofit organizations or governments; and Credit counseling agencies .

If any applicant feels that a conflict has occurred that needs attention or resolution from the staff at Asheville Area Habitat for Humanity, they should file a grievance with the Homeowner Programs Director, Jill Franklin. The grievance must be made in writing or in person with the Homeowner Programs Director. Jill Franklin can be contacted at 828-210-9366.

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 or 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

Southeast Region
Federal Trade Commission
Suite 1500
225 Peachtree Street, NE
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.

Applicant(s) sign below:

X _____

X _____

Print name: _____

Print name: _____

Date: _____

Date: _____

EQUAL CREDIT OPPORTUNITY ACT (ECOA)

Notice The attached ECOA notice should be provided to all applicants with the application for the Habitat homeownership program in order to communicate the right to require certain income information from applicants for the Habitat program.

Purpose and background: Because Habitat for Humanity homeownership and loan programs qualify as Special Purpose Credit Programs under the Equal Credit Opportunity Act, Habitat can request and consider certain information about income that other lenders may not be allowed to request and consider in connection with their loan programs without providing certain disclosures and options for the applicant to decline to provide that information. Although federal law allows Special Purpose Credit Programs to request and consider this information to determine eligibility for their programs, the law does not explicitly provide an exemption from the disclosure.

Applicant Voluntary Information

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the option below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for).

Applicant

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 Alaskan Native
Enter name of enrolled or principle tribe: _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian—Enter race: _____

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

Black/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

Gender:

Female
 Male
 I do not wish to provide this information

Co-Applicant

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 Alaskan Native
Enter name of enrolled or principle tribe: _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian—Enter race: _____

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

Black/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

Gender:

Female
 Male
 I do not wish to provide this information

**ASHEVILLE AREA HABITAT FOR HUMANITY
AUTHORIZATION TO RELEASE INFORMATION/Credit Authorization**

Applicant Name _____
Last name First name MI

Co-Applicant (if any) _____
Last name First name MI

Permanent Address _____
Street City/State ZIP

Phone Numbers:

Home _____ **Work** _____ **Cell** _____

The undersigned (“Buyer”) desires to purchase a house from Asheville Area Habitat for Humanity (“Habitat”), which will involve the loaning to Buyer a sum equal to the entire purchase price of the house. Buyer understands that Habitat will need to obtain from various firms or agencies information about Buyer’s credit history, financial situation, employment, and other matters affecting Buyer’s ability to repay the loan from Habitat. Buyer understands that these are necessary procedures for Habitat to evaluate Buyer’s ability to maintain the home in proper condition and repay the habitat loan. Buyer understands that information about Buyer’s personal circumstances will be treated as confidential and that no information about Buyer will be accessible to any party who is not directly involved in Buyer’s purchase of home.

Buyer therefore authorizes Habitat to obtain from any third parties any information related to Buyer’s personal or financial circumstances as may be necessary to determine Buyer’s creditworthiness.

DATE

Applicant Signature

DATE

Co-Applicant Signature



Fair Credit Reporting Act DISCLOSURE

Asheville Area Habitat for Humanity is a "consumer reporting agency" and under the Fair Credit Reporting Act, must report information in a manner that is fair and equitable to consumers. The Fair Credit Reporting Act gives you the right to have incomplete or incorrect information reinvestigated by Asheville Habitat for Humanity, unless the request is of a frivolous nature. If the information is found to be inaccurate or cannot be verified, you have the right to have such deleted from your file.

If you dispute information Asheville Area Habitat for Humanity has in their file, and such dispute cannot be resolved, you have the right to have your version of said dispute placed in your file and included in future consumer reports. You have the right to be notified whenever information reported by Asheville Area Habitat for Humanity results in a denial of credit or an increase in the cost of credit to you. In the event of a denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of the right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of Section 615(b) of the Fair Credit Reporting Act. You also have the right to disclosure, by telephone or in person and upon proper identification, of the nature and substance and the names of sources of the information in your file. Asheville Area Habitat for Humanity will provide you with a copy of the information in your file, by mail, upon your written request.

Equal Credit Opportunity Act DISCLOSURE

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 Protection Act. The Federal Agency that administers compliance with this law concerning this company is: www.ftc.gov

Federal Trade Commission
Consumer Response Center
Washington, DC 20580

1-877-FTC-HELP (1-877-382-4357);TDD: 1-866-653-4261

You do not have to reveal any information regarding courtesy titles (Mr., Mrs., Miss, etc.). You may use your birth-given first and last name, name obtained through marriage, or a combined surname.

You may apply for the loan in your own name or you may with your spouse (if any) to be a co-applicant.

Note: A spouse's name may be required if the loan is secured by property.

You need not disclose income from alimony, child support, or separate maintenance payment if you choose not to have it considered as a basis for repaying the loan.

You may be asked to state your race or national origin, sex, marital status, and age as may be required to comply with federal guidelines for the purpose of monitoring compliance with ECOA and other applicable laws. If you choose not to provide the information, the creditor may be required to note race or national origin or sex on the basis of visual observation or surname. Your decision to provide this information will not affect the approval or rejection of your loan.

Fair Lending Notice DISCLOSURE

The Housing Financial Discrimination Act of 1977

It is illegal to discriminate in the provisions of or the availability of financial assistance because of the consideration of: Trends, characteristics, or 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 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 residences occupied by the owner and for the purpose of the home improvement of any one-to-four family residence.

Acknowledgement of Receipt

I (we) received a copy of this notice.

Borrower's Signature

Date

Co-Borrower's Signature

Date