

Dear Applicant:

Thank you for your interest in Lake-Geauga Habitat for Humanity's homeownership program. Lake-Geauga Habitat for Humanity is a nonprofit organization dedicated to building affordable homes in partnership with qualified individuals and families. Homes are purchased with a 0%-interest, 30-year mortgage. Monthly house payments typically range between \$750 to \$950 and include property taxes and homeowners' insurance. Utilities are paid for by the homebuyer.

### HOW ARE FUTURE HOMEOWNERS CHOSEN?

- ✓ **NEED:** Consideration is given if the applicant's present housing is overcrowded, in poor repair, unhealthy, not accessible for disabled household members, or unaffordable (rent is over 30% of applicant's gross income – gross income is income before taxes or other deductions have been made).
- ✓ **INCOME:** The total annual gross income of all household members must be within the limits listed on the right. The applicant must have had a steady source of income over the last two years.
- ✓ **ABILITY TO PAY A MONTHLY MORTGAGE:** Monthly house payments must be less than or equal to 30% of the applicant's gross monthly income. The applicant's monthly house payment plus their monthly debt divided by their monthly gross income must be less than or equal to 40%.
- ✓ **CREDIT HISTORY:** All collections, judgments and liens must be satisfied. Loan, credit payments, and utilities must be paid on time. A bankruptcy, if applicable, must have been discharged for at least 3 years.
- ✓ **SWEAT EQUITY:** Applicants must be willing to partner with Habitat by investing at least 300 "sweat equity" hours working with the staff and volunteers building their own Habitat home and the homes of others, working in our ReStore, and attending home-readiness and financial literacy classes.

HOUSEHOLD SIZE	HOUSEHOLD ANNUAL GROSS INCOME
1 Person	\$28,500 - \$50,650
2 People	\$32,600 - \$57,850
3 People	\$36,650 - \$65,100
4 People	\$40,700 - \$72,300
5 People	\$44,000 - \$78,100
6 People	\$47,200 - \$83,900
7 People	\$50,450 - \$89,700

In addition, the applicant must be a first-time homebuyer and a U.S. citizen or a permanent lawful resident. Once your application is received, we will order a credit report and criminal background check. We will also check the sex offender registry. This information, along with your application and supporting documents, will be used to determine whether you qualify for the homeownership program.

## APPLICATION SUBMISSION

Completed applications, along with a **\$10.00 application fee**, may be mailed or dropped off at Lake-Geauga Habitat for Humanity's office. The application fee must be paid by a check or money order made out to Lake-Geauga Habitat for Humanity. We do not accept cash or credit cards. The address is:

Lake-Geauga Habitat for Humanity  
Attention: Becky Gillespy  
100 Parker Court, Suite 6  
Chardon, OH 44024

If you plan to deliver your application in person, please call in advance to make sure someone is in the office. My cell phone number is 216-288-3917. Leah Dowel, our Office Administrator, can be reached at 440-226-3000 x101.

You may call or schedule an appointment with me if you have questions or would like help completing your application. Thank you again for your interest in becoming a future homeowner with Lake-Geauga Habitat for Humanity.

Sincerely,

A handwritten signature in black ink that reads "Becky Gillespy". The script is cursive and fluid, with the first letters of each word being capitalized and prominent.

Becky Gillespy  
Family Services Manager/  
Qualified Mortgage Originator  
440-226-3000 x103  
[bgillespy@lakegeaugahabitat.org](mailto:bgillespy@lakegeaugahabitat.org)



# Dream of owning your own home?

Lake-Geauga Habitat for Humanity is accepting applications for our homeownership program.

We offer opportunities for first-time homebuyers to own a home with a 30-year, interest-free mortgage.

## Our 3- to 4-bedroom houses feature:

- Living Room
- Dining Area
- Kitchen
- 1 to 2 bathrooms
- Major Appliances
- Central Heat & Air

## Requirements

### Need for Better Housing

For example: current living conditions are poorly maintained by landlord, unhealthy, unsafe environment, overcrowded, temporary, unaffordable, etc.



### Ability to Pay a Mortgage

Must have a stable income and a satisfactory credit history. Monthly mortgage payments, including homeowners' insurance and taxes, typically range between \$750 - \$950 for a 30-year term.



### Willingness to Partner with Habitat

Habitat homebuyers must invest 300 hours of "Sweat Equity" building their own home. They also participate in homeowner readiness classes.



#### 2023 Income Requirements

Household Size	Annual Gross Household Income before taxes are taken out
1	\$28,500 - \$50,650
2	\$32,600 - \$57,850
3	\$36,650 - \$65,100
4	\$40,700 - \$72,300
5	\$44,000 - \$78,100
6	\$47,200 - \$83,900
7	\$50,450 - \$89,700



Apply Now!

[lake-geaugahabitat.org](https://lake-geaugahabitat.org)  
- or -  
440-226-3000 x 103





# Application

## Habitat Homeownership Program

We are pledged to the letter and spirit of the United States. 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.

**Dear Applicant:** Please complete this application as accurately and as completely as possible. All information you include in this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act. Your application and all supporting documentation that you provide will become the property of Lake-Geauga Habitat for Humanity; therefore, we ask that you please provide us with copies and not original documents.

Habitat requires a **\$10 (Non-refundable) Application Fee** to cover part of the cost of pulling your credit report. Submit a check or money order for \$10 payable to "Lake-Geauga Habitat for Humanity" when you turn in your application for homeownership. We do not accept cash or credit cards.

### 1. APPLICANT INFORMATION

APPLICANT	CO-APPLICANT
<b>Applicant's <u>full</u> name (Including middle initial)</b>	<b>Co-applicant's <u>full</u> name (Including middle initial)</b>
_____	_____
Social Security Number _____	Social Security Number _____
Driver's License Number _____ State _____	Driver's License Number _____ State _____
Preferred Phone _____ Date of Birth _____	Preferred Phone _____ Date of Birth _____
Email Address _____	Email Address _____
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)
Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If not, complete the line below.	Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If not, complete the line below.
Lawful Permanent Resident ID # _____	Lawful Permanent Resident ID # _____
<b>Present address</b> (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	<b>Present address</b> (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent
_____	_____
_____	_____
Number of years _____	Number of years _____

**If you have lived at your present address for less than two years, please complete the following**

<b>Previous address</b> (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	<b>Previous address</b> (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent
_____	_____
_____	_____
From _____ To _____	From _____ To _____

**List all individuals who will reside in the home with you and the co-applicant**

Name:	Age	Date of birth	Male	Female	Relationship
_____	_____	_____	<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"/>	_____

### 2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date application sent: _____ Date application received: _____	Date of Selection Committee applicant interview: _____
Date notice of incomplete application sent: _____ Date application complete: _____	Date of Selection Committee approval: _____
Date of adverse action letter: _____	Date of Board approval: _____ Date of partnership agreement: _____

### 3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete 300 hours of “sweat-equity”. Sweat equity involves helping to build your home and the homes of others. It may also include working in the Habitat office, assisting at the ReStore, and attending homeownership and budgeting classes.

Willingness to partner also means that you will return calls, emails, and other requests for information within 48 hours.

#### 4. PRESENT HOUSING SITUATION

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

Co-applicant ☐ ☐

Number of bedrooms \_\_\_\_ Number of full bathrooms \_\_\_\_ Number of ½ baths \_\_\_\_

Other rooms in the place where you are currently living:

☐ Kitchen      ☐ Living room      ☐ Dining room      ☐ Basement      ☐ Other (please describe) \_\_\_\_\_

[illegible]

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is a vertical margin line on the left side, creating a narrow left margin. The paper appears to be a standard notebook page.

Have you ever owned a home? ☐ Yes ☐ No

If you currently own your residence, what is your monthly mortgage payment? \$ \_\_\_\_\_ Unpaid balance \$ \_\_\_\_\_

Do you own land? ☐ Yes ☐ No If yes, please describe (include location) \_\_\_\_\_

Have you ever applied for a Habitat home before? ☐ Yes ☐ No If yes, when? \_\_\_\_\_

[illegible]

## 6. EMPLOYMENT INFORMATION

APPLICANT	CO-APPLICANT
Name and address of <b>CURRENT</b> employer _____ _____ _____	Name and address of <b>CURRENT</b> employer _____ _____ _____
Hourly Wages _____ Hours/Week _____	Hourly Wages _____ Hours/Week _____
Start Date _____ Years at this Job _____	Start Date _____ Years at this Job _____
Job Title _____ Business Phone _____	Job Title _____ Business Phone _____
Type of Business _____	Type of Business _____

**If working at your current job less than two (2) years, please complete the following information.**

Name and address of <b>Last</b> employer _____ _____ _____	Name and address of <b>Last</b> employer _____ _____ _____
Hourly Wages _____ Hours/Week _____	Hourly Wages _____ Hours/Week _____
Start Date _____ End Date _____	Start Date _____ End Date _____
Job Title _____ Business phone _____	Job Title _____ Business phone _____
Type of Business _____	Type of Business _____

## 7. MONTHLY GROSS INCOME (Income before taxes, insurance, etc., are taken out)

Income Source	Applicant	Co-applicant	*Others in Household	Total
Wages	\$	\$	\$	\$
Second Job Wages	\$	\$	\$	\$
ODFS Cash Assistance/ Temporary Assistance for Needy Families (TANF)	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child Support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

## OTHERS IN HOUSEHOLD OVER THE AGE OF 18 WHOSE INCOME IS NOT LISTED ABOVE

Name	Income Source	Monthly Gross Income	Date of Birth

**8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS**

Where will you get the money to pay the down payment and closing costs? If you borrow the money, whom will you borrow it from and how will you pay it back? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**9. ASSETS (Please attach additional pages if needed. Mark "A" for Applicant, "C" for Co-applicant.)**

APPLICANT		CO-APPLICANT	
Bank, Savings & Loan or Credit Union Information		Bank, Savings & Loan or Credit Union Information	
Name and address _____		Name and address _____	
Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Current Balance _____		Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Current Balance _____	
Name and address _____		Name and address _____	
Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Current Balance _____		Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Current Balance _____	
Name and address _____		Name and address _____	
Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Current Balance _____		Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Current Balance _____	

Please list all assets below including, CD's Stocks, Savings Bonds, 401Ks, IRAs, etc.

Source	Value	Source	Value

**10. DEBT**

Item	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly Payment	Unpaid Balance	Months Left to pay
Motor vehicle 1						
Motor vehicle 2						
Furniture, appliances, TVs (Rent-to-own)						
Alimony						
Child support						
Credit card						
Credit card						
Credit card						
Credit card						
Total medical						
Student loans (even if deferred)						
Other						
Other						
<b>Total</b>						

11. MONTHLY EXPENSES				
	APPLICANT		CO-APPLICANT (if different from applicant)	
Item	Average Monthly Payment	Past due? (Yes / No)	Average Monthly Payment	Past due? (Yes / No)
<b>Household Expenses</b>	\$			
Rent				
Utilities – Gas				
Utilities – Electric				
Trash / Water / Sewer				
Cable / Satellite TV / Internet				
Telephone – Landline				
Cell Phone(s)				
Groceries				
<b>Medical / Dental / Vision Out-of-Pocket Costs</b>				
Doctor				
Hospital				
Dental				
Prescriptions				
Vision				
<b>Insurance</b>				
Renter's Insurance				
Car Insurance				
Health Insurance				
Dental Insurance				
Vision Insurance				
Life Insurance				
<b>Misc. Personal Care</b>				
Hair Care / Salon Services				
Clothing				
Entertainment				
<b>Other Family Expenses</b>				
Child Support				
Alimony				
Children's School Expenses				
Childcare				
<b>Other Expenses</b>				
Car Repair				
Car Gas				
Business Expenses				
Other:				
<b>Total</b>				



## 12. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments or liens 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 three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or a deed in lieu of foreclosure in the past three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<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 judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony, child support, or separation maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Have you been convicted of a felony in the last seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
k. Have you ever been convicted of a sexually based offense or are you required to register as a sex offender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
l. Are you a U.S. Citizen or lawful permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to questions "a" through "k" above, please provide a detailed explanation. Attach an additional sheet if needed.

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## 13. AUTHORIZATION AND RELEASE

I understand that by completing this application, I am authorizing Lake-Geauga Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to partner with Habitat by fulfilling sweat equity requirements, responding quickly to requests for information, and supporting the mission of Habitat for Humanity. I also understand that the evaluation will include a home visit, a credit check, a criminal background check, employment verification and feedback from your current and/or past landlords. I also understand that Habitat for Humanity screens all applicants to ensure they are not on the sex offender registry. By completing this application, I am giving my consent to Lake-Geauga Habitat for Humanity to conduct the above checks and inquiries on myself.

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 that even if I have already been selected to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

Applicant signature	Date	Co-applicant signature	Date
X _____	_____	X _____	_____
Print Name _____		Print Name _____	

## 14. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's Signature \_\_\_\_\_ Co-applicant's Signature \_\_\_\_\_

## 15. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

**PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:** We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birth date:</b> _____ / _____ / _____  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birth date:</b> _____ / _____ / _____  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

To be completed only by the person conducting the interview							
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="height: 40px; vertical-align: top;">Interviewer's name (print or type)</td> </tr> <tr> <td style="width: 75%; height: 40px; vertical-align: top;">Interviewer's signature</td> <td style="width: 25%; height: 40px; vertical-align: top;">Date</td> </tr> <tr> <td colspan="2" style="height: 40px; vertical-align: top;">Interviewer's phone number</td> </tr> </table>	Interviewer's name (print or type)		Interviewer's signature	Date	Interviewer's phone number	
Interviewer's name (print or type)							
Interviewer's signature	Date						
Interviewer's phone number							



100 Parker Court, Suite 6  
Chardon, OH 44024  
440.226.3000

## Equal Credit Opportunity Act (ECOA) Notice

The Federal Equal Credit Opportunity Act (ECOA) 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 Lake-Geauga Habitat for Humanity is the Federal Trade Commission, with regional offices at:

**East Central Region  
Federal Trade Commission  
1111 Superior Avenue, Suite 200  
Cleveland OH 44114-2507**

and federal office at:  
**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 this information, 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  
Signature X \_\_\_\_\_  
Print Name \_\_\_\_\_  
Date \_\_\_\_\_

Co-Applicant  
Signature X \_\_\_\_\_  
Print Name \_\_\_\_\_  
Date \_\_\_\_\_

***Please return original copy of this notice with the application.  
Keep a copy for your records.***

We are pledged to the letter and the spirit of the United States 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.

Lake-GeaugaHabitat.org





## Ohio Homebuyers' Protection Act Informational Document

The Ohio Homebuyers' Protection Act gives the Ohio Attorney General enforcement authority over abusive lending practices committed on or after January 1, 2007 by loan officers, mortgage brokers or non-bank lenders. The Act prohibits these businesses from committing unfair, deceptive or unconscionable acts in connection with a residential mortgage loan, including:

- Entering into a mortgage knowing you had no reasonable probability of payment of the mortgage.
- Refinancing an existing mortgage loan when the new loan does not have a reasonable, tangible net benefit to you considering terms of both the new and refinanced loans, the cost of the new loan, and your circumstances.
- Taking advantage of an inability to reasonably protect your interests because of any known physical or mental infirmities or illiteracy you may have.
- Compensating, instructing, inducing, coercing, or intimidating an appraiser for the purpose of improperly influencing the appraiser's independent judgment with respect to the value of the house being appraised.
- Failing to provide you with loan disclosures required under state and federal law, or providing you with a loan disclosure that includes a material misrepresentation.
- Failing to disclose to you at the loan closing that you are not required to close the loan merely because you received prior estimates of closing costs or signed an application, and that you should not close a loan that contains different terms and conditions than promised.
- Financing any credit, life, disability, or unemployment insurance premiums, or any debt collection agreement as part of your loan unless the premiums are calculated and paid monthly.
- Charging you a late fee more than once with respect to a single late loan payment.
- Representing a sponsorship, approval, or affiliation that the broker or lender does not have.
- Representing that a loan has uses, benefits, or a price advantage that it does not have, or that the loan is available to you for a reason that does not exist.
- Recommending or encouraging that you default on an existing mortgage or revolving credit loan agreement.

For more information visit [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov) or call 800-282-0515.



**DAVE YOST**  
OHIO ATTORNEY GENERAL

Consumer Protection Section  
Office 800-282-0515  
Fax 866-268-2279

30 E. Broad Street, 14<sup>th</sup> Floor  
Columbus, Ohio 43215  
[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)

ENACTED

Appendix  
109:4-3-29

**ADDENDUM A**

**Acknowledgment of Receipt of Home Mortgage Loan  
Informational Document  
Ohio Revised Code Section 1345.05(G)**

Ohio Law requires that consumers applying for a mortgage loan receive the Home Mortgage Loan Informational Document and this Acknowledgement of Receipt from their loan officer, mortgage broker or non- bank mortgage lender. By signing this form you acknowledge that you have received the Informational Document (check one):

\_\_\_\_\_ at the time you applied for a mortgage loan if you applied in person; or,

\_\_\_\_\_ within five business days of your loan application if you did not apply in person (for example if you applied via the internet, facsimile or by telephone).

\_\_\_\_\_  
Date of Receipt

\_\_\_\_\_  
Loan Applicant #1

\_\_\_\_\_  
Date of Receipt

\_\_\_\_\_  
Loan Applicant #2

After signing this form, please keep the “customer copy” of the Acknowledgment of Receipt form and provide the original to the person or company that gave or sent you the Informational Document.

## Electronic Signature Notice

Dear Applicant(s):

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence and notices from us electronically, instead of paper copies through the mail, please review this notice and provide your consent.

1. **Scope of Communications to Be Provided in Electronic Form.** When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
  - All legal and regulatory disclosures and communications associated with the product or service available through Lake-Geauga Habitat for Humanity.
  - Notices or disclosures about a change in the terms of your account or associated payment feature and responses to claims.
  - Privacy policies and notices.
2. **Method of Providing Communications to You in Electronic Form.** All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.
3. **How to Withdraw Consent.** You may withdraw your consent to receive communications in electronic form by contacting us at Lake-Geauga Habitat for Humanity, 100 Parker Court Suite 6, Chardon, OH 44024. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.
4. **How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this E-Sign Act disclosure and your account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us at [info@lakegeaugahabitat.org](mailto:info@lakegeaugahabitat.org), and Lake-Geauga Habitat for Humanity, 100 Parker Court Suite 6, Chardon, OH 44024.
5. **Hardware and Software Requirements.** In order to access, view, and retain electronic communications that we make available to you, you must have:
  - An Internet browser that supports 128 bit encryption;
  - Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
  - An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs;
  - A personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above;
  - Adobe Reader version 8.0 or higher.

6. **Requesting Paper Copies.** We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, contact us at [info@lakegeaugahabitat.org](mailto:info@lakegeaugahabitat.org) or Lake-Geauga Habitat for Humanity, 100 Parker Court Suite 6, Chardon, OH 44024. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.
7. **Communications in Writing.** All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other communication that is important to you.
8. **Federal Law.** You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
9. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.
10. **Consent.** By signing below, you agree that you have read, understand, and agree to the E-Sign Act. You hereby give your affirmative consent to provide electronic communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.

Acknowledged and Agreed to by:

Applicant

x\_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Email: \_\_\_\_\_

Co-Applicant

x\_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Email: \_\_\_\_\_



## Privacy Statement and Notice

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

When collecting, storing, and retrieving applicant, program family, and 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 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
- 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 or other forms, such as your name, address, social security number, assets, income, etc.
- Information about your transactions with us or others such as your loan balance, payment history, etc.
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history

Lake-Geauga Habitat for Humanity's 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. 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, government entities, or other subsidy providers

If you prefer that we do not disclose nonpublic 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 (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Lake-Geauga Habitat for Humanity at 440-226-3000, x103.