

HomeQuest Homeownership Center

Services Disclosure

I/we understand that the HomeQuest NeighborWorks Homeownership Center, an affiliate of Community Concepts Finance Corp (CCFC) provides homebuyer education, foreclosure and debt counseling, mortgage financing, energy audits, building, remodeling and other home related services. While assisting us to become mortgage ready, I/we understand that we are in no way restricted to use exclusively only those services provided by Community Concepts Inc., CCFC and HomeQuest NeighborWorks Homeownership Center. I/we understand that we are free at all times to choose those agencies and companies that best meet my/our needs and interests.

Privacy Policy

As professionals the employees of CCFC and HomeQuest NeighborWorks Homeownership Center are entrusted with confidential information, we respect the privacy of our customers and take seriously our obligation to maintain customer information in a confidential manner. We may collect and share nonpublic personal information about you from the following sources:

- *Information we receive from you on an application such as your name, address, social security number and information regarding your income and assets.*
- *Information about your transactions with us and our affiliates.*
- *We may utilize information received from a consumer reporting agency such as your creditworthiness and credit history.*

We limit the use and collection of this information about our customers to that which is necessary to administer our business and to provide the best service and opportunities that we think will be in the best interest to customers. I/we understand that information may be shared with agencies or entities outside Community Concepts, Inc., CCFC or HomeQuest NeighborWorks Homeownership Center and will be done only if deemed necessary to meet the customer's goals, needs and objectives.

Signed: _____ Date: _____

Signed: _____ Date: _____

DISCLOSURE NOTICES

Date:

Applicant(s):	Property Address:
AFFIDAVIT OF OCCUPANCY	
<p>Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:</p> <p><input checked="" type="checkbox"/> Primary Residence - Occupied by Applicant(s) within 30 days of closing.</p> <p><input type="checkbox"/> Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].</p> <p><input type="checkbox"/> Investment Property - Not owner occupied. Purchased as an investment to be held or rented.</p> <p>The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.</p>	
_____ APPLICANT SIGNATURE	_____ CO-APPLICANT SIGNATURE
ANTI-COERCION STATEMENT	
<p>The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.</p> <p>I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.</p> <p>I have selected the following agencies to write the insurance covering the property described above:</p>	
_____ Insurance Company Name	_____ Agent
_____ Agent's Address	_____ Agent's Telephone Number
_____ APPLICANT SIGNATURE	_____ CO-APPLICANT SIGNATURE
FAIR CREDIT REPORTING ACT	
<p>An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your 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.</p>	
_____ APPLICANT SIGNATURE	_____ CO-APPLICANT SIGNATURE
FHA LOANS ONLY	
<p>IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH.</p>	
GOVERNMENT LOANS ONLY	
<p>RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.</p>	
_____ APPLICANT SIGNATURE	_____ CO-APPLICANT SIGNATURE

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Community Concepts Finance Corp. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Community Concepts Finance Corp reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Community Concepts Finance Corp. As part of the application process, Community Concepts Finance Corp and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Community Concepts Finance Corp and to any investor to whom Community Concepts Finance Corp may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Community Concepts Finance Corp or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature

Co-Borrower Signature

SSN: Date:

SSN: Date:

Community Concepts Finance Corporation

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Pursuant to the requirements of Section 3 (7) of the federal statute entitled Real Estate Settlement Procedures Act (RESPA), this is to give you notice that Community Concepts Finance Corporation (CCFC) has business relationships Community Concepts, Inc., Affordable Homes builders and developers and Community Concepts Housing Services. Because of this relationship, referrals may provide CCFC or any of the affiliates a financial or other benefit.

Set forth below is the estimate of charge or range of charges for the settlement services listed. You are not required to use the above mentioned entities for the approval or settlement of your loan application for the purchase or refinance or any other loan secured by the property.

Settlement Services:	Range of Charges:
Builder compensation	\$100 to \$100,000
Home Inspection Service	\$250 to \$750
Lead Paint Inspection Services	\$250 to \$1,000
Home Energy Evaluation Testing	\$200 to \$750

THERE ARE FREQUENTLY OTHER PROVIDERS OF SERVICES WITH SIMILAR FEES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATES FOR THESE SERVICES.

I/we have read this disclosure notice and understand that Community Concepts Finance Corporation is referring me to use the above described services and may receive a financial or other benefit as a result of this referral or affiliation.

Signature

Date

Signature

Date