Objectives

Participants will:

• Understand the need for comprehensive policies
• Write objective policy statements
• Be better prepared to adopt the HFHI Selection/Origination policy handbook
Part 1 Outline

- Define a comprehensive policy
- How to Begin

**Policy handbook sections**
1. Background
2. Homeowner Services Team
3. Homeowner Recruitment
4. Application Defined

Policies set behaviors, roles and responsibilities
- Must be objective and demonstrate compliance with applicable laws
- Must have an owner and a regular review cycle
Policy statements
Different people, acting independently, will apply the standard in a consistent manner with a consistent outcome.

- Avoid statements like “will comply will all laws”
- Avoid words like “should”, “may”, “appropriate”, “significant”
  - Objective = facts
  - Subjective = feelings/interpretation

Background
Affiliates asked HFHI listened!
The policy and accompanying guidance handbook will help affiliates improve their origination processes and comply with applicable federal lending laws and regulations, along with Habitat for Humanity International policies.

Purpose
Establishes principles and practices to guide affiliates in lawfully selecting qualified applicants. The consistent application of these policies is necessary to enable compliance and protect the integrity of the Habitat organization.
Selection/Origination Policy Handbook

Policy handbook sections
1. Background
2. Homeowner Services Team
3. Homeowner Recruitment
4. Application Defined
5. Application Evaluation
6. Partnership
7. Affordability and Subsidy
8. Sales Preparations and Closing
9. Appendix – 1 thru 7

Exercise – Objective or Subjective

- Affiliate may request to have a reference from current as well as past landlords. **Subjective**
- Any application received after the open application period will be denied. **Objective**
- Failure to complete required sweat equity hours could result in deselection. **Subjective**
- Applicants must not have unfavorable judgements or liens against them. **Subjective**
- An unsuitable neighborhood is a condition that demonstrates need for adequate shelter. **Subjective**
But really why?

- Fair treatment to all – homebuyers, employees & managers
- Set expectations
- Ease of operations – a single place to turn for help; Saves time
- Consistency – staff turnover
- Avoid lawsuits
- Be prepared for a lawsuit
- Because it’s the right thing to do

Where to start? Step 1

1. Homeowner selection supervisor (committee chair) should print and review it
2. Customize to your affiliate with the handbook’s assistance
3. **Don’t forget applicable state and local Laws - research**
4. *Italicized* items represent best practices- guidance regarding why you might choose to adopt these as your policy, and acceptable alternatives.
5. **Highlighted** items can be changed or updated as you see fit. All other items represent HFHI policy or federal legal mandates.
6. Add affiliate’s practices if not covered
3. Homeowner recruitment

3.1. Application outreach

Habitat will market throughout the geographic service area, or GSA, to recruit qualified applicants.

A. We will recruit prospective homeowners twice each calendar year. The open application period is during the months of February and September for a duration of one month. (2A)

3.2. Marketing materials

A. Applications, marketing or informational materials will not contain any reference to interest rate, down payment amounts or loan amounts.
B. Advertising across all media will be clear and accurate, will not misled consumers or mislead a preference, and will not discriminate against consumers. (3)

3.3. Non-discrimination

Habitat commits to treating all applicants in an equal manner. The following attributes will NOT factor into any action by the Habitat homeownership program, including information sharing, distributing applications, advertising or evaluating applicants: race, color, national origin, religion, sex, familial or marital status, disability, sexual orientation, age (provided the applicant can legally enter into a contract), income derived from public assistance, or a consumer who’s, in good faith, exercised any right under the federal Consumer Credit Protection Act. (2B)

Additionally, race does not include: [LIST ALL THAT APPLY AND THE DIFFERENT RACE ABOUT] Additionally, federal credit standards [LIST ALL THAT APPLY TO THE DIFFERENT RACE ABOUT]

USING our resources, we may target consumers who are aging at who have a disability, but cannot find housing solutions in people with those characteristics.

Appendix 2: Homeowner recruitment

A. Applicant outreach

Define a specific period when you will accept applications (e.g., each February or for the first month of every quarter). Your announcements must include a beginning and ending date. Closing enrollment when you find someone suitable rather than evaluating all applications for qualified candidates protects your affiliate from any appearance of bias.

I. If applications will be accepted only periodically, a log of interested consumers can be kept to notify them when the application period opens. Keep only their name and contact information.
II. A log also may be used for recording consumers who want to attend an application meeting (also known as orientation or community meetings). Each consumer must be notified about the next application meeting.
Where to start? Step 2

Find something you don’t currently do or something you don’t agree with?
1. Talk it out with staff/board and really find out why
2. Now is a good time to change the way you do things
3. New Policy = New Procedures

Not Valid Reasons
• “Because we’ve always done it that way”
• “So and so likes doing it that way”
• “Our donors think we need to do it this way”
• “It would be too much trouble to change”

Where to start? Step 3

Discuss it with:
• The Executive Director (Unless you are the ED- then find someone else to talk it over with, board member, lender in the community?)
• Support personnel
• The Mortgage Servicing Side (Unless you are the mortgage servicer)
• Construction personnel
• Finance department
Where to start? Step 4

Request feedback from local alliances:
• A local real estate agent
• A local lender (bank looking for CRA credits?)
• A local title company

HFHI strongly suggests that a local residential real estate attorney vet policies before they are implemented

Where to start? Step 5

1. Make sure you educate the board first before you ask them to approve something of which they are not experts
2. Get board approval
3. Put it on the board schedule to review at least annually
4. Give a copy of your policy to each board member
5. Include a copy in the new board members training
Board Education

Presentation and Handout

https://prezi.com/uuyrf25b3snc/?token=442014fa01e732a534e7fc136e124ca5d00eb835f2850da6709f6b0be76e61e4&utm_campaign=share&utm_medium=copy

2. The Homeowner Services Team (HST)

Homeowner Services Team Leader
(AKA the Qualified Loan Originator (QLO))

- Director, manager, coordinator, really awesome volunteer who’s accountable, ED?
- They are responsible for the Policy
  - Implementation- Turning policy into procedure
  - Education of staff and board
  - Review as needed and at least yearly
2. HST cont’d

- Loan Originator, MUST become qualified (QLO) – TN is a “exempt” state for a SAFE Act exemption
- QLO Compliance is a component of Good Standing
- Other homeowner selection personnel also need to be trained to ensure that they understand the laws associated with working with applicants
- Privacy – affiliate must have a policy that includes safeguarding collected application information

Homeowner Services Support Staff- NON-QLO FOLKS
- Paid staff (managers, coordinators, assistants)
- Awesome office volunteers
- Homeowner Selection Committee
All should
- Only ask/discuss Need and Willingness to Partner topics
  - Unless they are also a QLO
- Screened- set standards and a policy
- Educated annually on ECOA, Privacy, UDAAP, Fair Housing, sensitivity and confidentiality
2. The HST– outsourcing

Mortgage origination company, attorney, title company, real estate agents – acting on your behalf
Complying with ECOA, TILA and Fair Housing

Outsourcing ≠ Freedom from liability

Freedom from education
Freedom from law suits
Freedom from responsibility

Exercise – discussion

1. What are some best practices you can share for getting your Board on board?
2. What training do you require of your HST – non QLOs?
3. Who in your community would you discuss the policy development with?
3. Homeowner recruitment

- Don’t say 0% – Triggering term, must add APR; simply say “Affordable Mortgage”
- If you have a picture of a house say “EXAMPLE”
- No mis-leading information or anything that would suggest a preference for a particular group – families for example
- Nondiscrimination – affiliate must add state law (MN)- race, color, creed, religion, national origin, sex, marital status, disability, public assistance, sexual orientation, or familial status
- Keep all flyers, ads, etc. as evidence
  - Save everything into a file with date including email correspondences to outside organizations

3. Homeowner recruitment cont’d

- Applications must be accessible to all consumers
  - Online (take them down during periods not accepting)
  - Vary office hours to accommodate different schedules
  - Hand them out in person
  - Designated Sites- community alliances
  - Mail
  - **Prohibited** to have a condition / restriction for a consumer to get an application
3. Homeowner recruitment – translations / interpretations

- Have your info translated into whatever languages are dominate in your area
- DO NOT USE GOOGLE TRANSLATE
- Do not use children or household members for anything of significance
- Remember Habitat is a world wide organization, can your Tithe partner help you out?
- Local court house, hospital, college but affiliate must have a translator and/or interpreter to serve households with Limited English Proficiency (LEP) – HUD funds

3. Homeowner recruitment - application periods

Define the application cycle – select times of the year or year-round

**Application Periods**
- Keep an interest list for anyone who inquires
- Contact everyone on the list when the application period is about to open
- Make applications available in a variety of ways – not just at the orientation

**Rolling Applications**
- Everyone who asks gets an application
- Process applications as they are submitted
- Send receipts – right away
- Application in progress form-30 c-days (Comply with ECOA)
4. Application defined

- **ECOA permits lenders to define a “complete” ECOA application**
- Policy handbook lists several item – some affiliate may use and others they don’t – customize and refer to the appendix guidelines
- **Add other items** that affiliate require to make a determination on the application
- Only the bona fide **cost of a credit report fee** can be charged before the Intent to Proceed is submitted by the borrower

**Let’s discuss a few documents:**

- Background screening release
- ECOA Special Purpose Credit Program notice
- E-Sign Act Disclosure
- 4506T
- Borrower’s Authorization
- Right to receive a copy of the appraisal – included in HFHI’s homeowner app
- Application meeting schedule

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**Part 1 key takeaways**

- Comprehensive policy reduces time and establishes expectation and leads to fair treatment for all – homebuyers, staff/volunteers and leadership
- It’s a process and will take time to adopt the handbook
  - Review and highlight items that the affiliate currently does not do, and processes covered you don’t like – discuss internally
  - Discuss with expert(s)
  - Get Board approval
- Homeowner services team/committee Rock!
  - Ensure LO is qualified, initially and ongoing
  - HST members also needs to take appropriate training
- Establish recruitment strategies – year-round or open application cycles
  - Limited English Proficiency
  - Define a completed application
Disclaimer: This material is for informational purposes only. I am not a lawyer, and this should not be considered legal advice. You should seek appropriate counsel to obtain advice for your own situation.

Affiliate Support Center
877-HFHI-HELP (877-434-4435) or
E-mail: USSupportCenter@habitat.org

Outstanding Leadership and Excellence Conference

Adopting the Homeowner Selection / Mortgage Origination Policy Handbook

Part 2

Sonia Lee
Director, Affiliate Financial Services
Part 2 Outline

Policy handbook sections
5. Application Evaluation
6. Partnership
7. Affordability and Subsidy
8. Sales Preparations and Closing
9. Appendix – 1 thru 7

Exercise – discussion

Define ECOA Application

• What makes up your affiliate’s ECOA “completed” application?
5. Application evaluation

- **Train** your committee and staff
- Ensure no forms ask discriminating info – **Government Monitoring Information** (application) reason for collecting should be discussed with the borrower
- Make sure any write ups **don’t include discriminating information** (use forms not free flowing reports where a home visitor can write their opinion of an applicant / household members that could be discriminatory)
- Affiliate must determine if **legal US residence** will be required – permanent and legal residency are different
- Application status notification – if you don’t have a policy today, adopt the **ones in the handbook**
- Once a completed application is triggered, only an approval or denial can be issued
- Record retention – ECOA 25 months – Is MN state law the same?

5. Nondiscrimination

**Equal Credit Opportunity Act (ECOA)**
prohibits discrimination in any aspect of credit transactions based on certain factors. Credit must be made available to all creditworthy consumers.

**Fair Housing Act (FH Act)**
prohibits discrimination based on certain factors by any person whose business includes engaging in residential real estate-related transactions.

- **Color; Religion; National Origin; Sex; Race**
- Age (provided the applicant has the capacity to contract);
- Marital status;
- Income derived from public assistance, or good faith exercise of any right under the Consumer Credit Protection Act
- Familial status (defined as children under the age of 18 living with a parent or legal custodian, pregnant women, and people securing custody of children under 18);
- Handicap (physical or mental impairment)
- Gender identity & criminal record
5. Nondiscrimination – things we don’t do

Deny an applicant because:

- They don't have a job
- We think they are too old or unable to do the Sweat Equity
- They aren't married and have a boyfriend/girlfriend that might move-in later
- They don't speak English and they won't understand the documents they are signing
- They are young and have better opportunities (as long as they are over 18)
- They don't have kids and we want to serve “families”
- They have a lot of kids and that will be a burden on their finances

Deny an applicant because:

- Of their sexual orientation and we work with churches
- They are unmarried and we aren't sure whether they will stay together
- Their household is made up of unrelated people (friends, aunts, uncles, siblings, cousins) and we want to serve “nuclear” families
- They aren't Christian, and we are a Christian organization
- We don't think they will fit in with the neighbors
- They won't make a compelling fundraising story
5. Nondiscrimination – things we DO

- Give an application to anyone that asks
- Take an application from anyone who submits (even if it is incomplete)
- Give the same brochure and use the same language when we talk to people
- Only have trained Homeowner Services Staff talk to potential applicants
- Make the orientation and application available online
- Advertise as broadly as possible (Utilize the Fair Marketing Plan) [https://www.hud.gov/sites/documents/935-2B.PDF](https://www.hud.gov/sites/documents/935-2B.PDF)
- Don't hold orientations at churches only – other faith-based organizations must also be used
- Run your own credit reports

5. Non discrimination – things we don’t talk about

- If someone goes to church or their religion
- Age (as long as they are over 18)
- Where they were born
- What is their first language
- Sexual orientation
- Gender
- How they are related in their household
- Anticipated lifespan
- Reproductive choices
5. Application evaluation – background screening

- Add to the policy handbook – it is very basic
  - What are you screening for and why?
  - Understand your state laws and how to read reports
  - Seek guidance from a local detective or criminal defense attorney to assist with the development of the policy
  - Apply policy consistently
  - If you are checking everyone over 18 make sure you have a separate release for each adult member of the household that’s not an applicant
  - Results are confidential

Exercise – Things we do and don’t do

From your experience are there things we can add to the list of dos and don’ts?

Were there any surprises in the lists?
5. Assessing Need:
- Assesses eligibility for the Habitat Special Purpose Credit program
- Household income (AMI)
- Substandard housing – over crowding, cost burden, dilapidated structure etc.

Willingness to Partner:
- Clear objective expectations: sweat equity, down payment, homebuyer education, etc. – cannot be arbitrary
- **NOT AN ESCAPE CLAUSE**

5. Assessing ability to pay
- Determine qualifying income of the applicant(s) (individual(s) obligated on the loan) that will be used to repay the loan
  - Stability of income generally looks back 2 years
  - Has the likelihood to continue 3 years post closing
- **30/43% DTI - TILA Appendix Q** TILA guidelines on how to determine Income
- How will student loans debt be calculated?
- How will co-signed loans be treated?
- More items in the front-end ratio, the least amount to principal
- To gross-up or not to gross up
- Affiliate must pull credit on the borrower
  - Do you require applicant statements for derogatory info on their credit report?
5. Don’t forget about assets

- HFHI Policy recommends a percentage of the applicant's gross income and/or percentage of the cost of construction
- Assets can be
  - Bank accounts
  - Mobile Home
  - Cars/Trucks/RV/Boats
  - Stocks
  - Property owned
    - Outside the US? Can you verify?
- Can they be liquidated?

5. Assessing – applicant(s) to present to board

Not currently in policy template, but must be factored and documented
- What happens when there are less housing stock than qualified applicants?
  - Document how a determination will be made – many factors: house size; subsidy available; need
5. Avoiding discrimination in a board approval

Homeowner Selection Notes for the Board

Application A

- Ability to Pay—Total monthly income is $3,336.00 AMI is 57% for XXXX County. Debt to income ratio is 34.8% including a potential Habitat mortgage. Income is stable and predicted to continue for at least the next 3 years.
- Willingness to Partner—Applicant has demonstrated a willingness to partner with Habitat throughout the application process.
- Need—The applicant has demonstrated need based on one or more of the following criteria: overcrowding, safety, functionality of currently living situation, disabilities that are not being accommodated in current situation, cost burden, crime in the neighborhood, and inability to qualify for conventional financing.

Based on the above factors for need, willingness to partner, and ability to pay, the Homeowner Selection Committee recommends that this applicant be selected as a Habitat Homebuyer.

6. Partnership

This section of the policy discusses:
- Deselection
- Adverse Action
- Sweat Equity requirements
  - Training/education requirements
  - Construction
- Credit Repair/Rebuilding
- Electronic Communication – PII can only be sent via encrypted email
6. Credit building candidates

- Selecting someone with credit issues
  - Fixing their credit needs to be within their grasp
  - They should understand it is not guaranteed
  - Do not assign them a property without credit fixed
  - Make sure they have credit counseling and are sending you the reports
  - Will need to change disclosures as you go along
  - *I wouldn’t do this*

6. Partnership Agreement

- Complete at least X hours of sweat equity per month.
- Complete x hours minimum on the construction site before closing.
- Complete x hours minimum at the ReStore before closing.
- A maximum of x hours per Non-Applicant Household Members will count towards total sweat equity hours.
- I agree to complete my sweat equity hours in the following manner:
  - Arrive on time and leave only after cleaning-up
  - Follow instructions provided by the construction manager/personnel
  - Cooperate with volunteers, staff and other homeowners
  - Obtain the signature of the construction manager when I sign in and out
  - Complete the tasks I have been asked to do at the job site including, working on my own home and other Habitat partner homes. I understand that I will not be asked to do anything outside my abilities.
  - Notify the Homeowner Services Coordinator of unavailability to complete scheduled sweat equity hours due to illness or other *unavoidable* circumstances
Exercise – discussion
Provide some examples of how your affiliate treat assets

What is considered an asset?

What is household income used for?

Share your affiliate’s de-selection practice

7. Housing affordability and subsidy

- If a 3rd party originates – USDA, other lender – have agreement
  - policy needs to identify the borrower's characteristics for the 3rd party loan and for the HFH loan
- Sales price is Fair Market Value or funders methodology, NOT Total Development Costs
- Fully amortized mortgage, preferred 30-year term, but no more than 40 years
- CLTV should equal 100% of sales price; if closing costs are financed in the 1st mortgage, CLTV should not exceed 105% (No Upside-Down Mortgages)
- Sub Liens – to forgive or not to forgive – that is up to the affiliate
- Share appreciation agreement?
7. Appraisal

- Independent appraisal must be obtained for each property sold
- Ok to have it done pro-bono just need a pool of people
- Build a good list of appraisers and rotate through them
- Unfortunately, these folks cannot be invited to your happy hour
- Thank you cards from board are appropriate- gifts, dinners or other material things are not

7. Structure of the sale

- First Right to Purchase must be included also called First Offer or First Refusal
- Shared Equity structures are allowed (e.g., land trust/ground lease, deed restrictions)
- Shared Appreciation is allowed – but not as a pricing or financing term
- Contracts for deed, land sale contracts, installment land contracts are prohibited.
Sales Price =
- Down payment paid by homebuyer
- Down payment paid on behalf of homebuyer (e.g., DPA)
- 1st mortgage
- Subordinate (soft second) mortgage(s).

Sales Price $100,000 (appraisal - FMV)

1st Mortgage $75,000
DPA $10,000
Sub Mortgage $15,000

*Affordable (based on 30% front end ratio, with a 43% backend)

*Factoring only the principal portion of the front-end ratio.

8. Sale preparation and closing
- Program acceptance should include information about not taking out any new major credit without talking to you first like a car or co-signing on a student loan
- Applicants should understand their debt to income ratio (DTI), show them how to calculate it
- Will closing costs be paid out of pocket or financed?
- Rechecking can catch issues before they become problems
- If someone no longer qualifies?
  1. Step out plan with house attachment- 3 months
  2. Step out plan without house attachment- 9 months
  3. Deselection
8. Sale preparation and closing cont’d

- Know when initial disclosures are triggered – TRID or non-TRID (state and federal)
  - Always good practice to review with borrower – do you need an interpreter?
  - Disclosures cannot be held until final underwriting is completed – collect current income, debt information throughout the partnership period
  - If able to shop for service providers – include disclosure [https://hfhi.sharepoint.com/sites/HomeownerandMortgageServices/Shared%20Documents/List%20of%20Service%20Providers.pdf](https://hfhi.sharepoint.com/sites/HomeownerandMortgageServices/Shared%20Documents/List%20of%20Service%20Providers.pdf)

- Order title, flood determination
  - Must convey Marketable Title
  - If in Special Flood Hazard Area – notice to borrower and flood insurance is required when using federal funds – good practice even if not using fed funds

- Obtain the Certificate of Occupancy (CO)
  - Punch list walk-thru

- Prepare sales contract

8. Financial re-check - example

<table>
<thead>
<tr>
<th>When</th>
<th>What</th>
<th>How</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning of Construction if more than 6 months have passed since selection</td>
<td>Income/debt Credit</td>
<td>Pay stub and statements (bank and debts) Soft pull on credit</td>
</tr>
<tr>
<td>Half way through build</td>
<td>Income/debt Credit</td>
<td>Pay stub and statements (bank and debts) Soft pull on credit</td>
</tr>
<tr>
<td>2-3 months away from CO</td>
<td>Income/debt Credit</td>
<td>Pay stub (if new year, W2) and statements (bank and debts) Soft pull on Credit</td>
</tr>
<tr>
<td>Underwriting- as if they are qualifying all over again without the interviews and references</td>
<td>Income Credit Assets Background Sex offender OFAC</td>
<td>• 2 months of pay stubs (call employer) • Taxes – 4506T • Hard pull on credit- inquiries on credit? Need explanation • Not enough credit? Alternative credit sources submitted again • Bank statements • Background check/Sex offender database check • OFAC check</td>
</tr>
<tr>
<td>Days within closing</td>
<td>Income Credit</td>
<td>Pay stub Soft pull on Credit</td>
</tr>
</tbody>
</table>
8. Closing

- Supervised by qualified residential real estate professional in accordance with applicable laws
- Disclosures must be provided within legally prescribed timeframes
- Homebuyers must be provided the reasonable opportunity to understand all relevant information describing the sale and financing of the housing unit
  - Give them time to look over paperwork
  - Invite them to invite a trusted friend to any meeting
  - Tell them they are welcome to seek legal counsel (state law may require)
  - Community recourses to help with the homebuying process?

There are sooooo many forms

- Outsource or get software
  - You can do this on your own
- Find a title company you like
- Record retention for RESPA is different than that for ECOA
Don’t forget State Laws

And local laws and it in dual states – both states and applicable local laws.

Storage

- Original Promissory notes, Recorded Deeds, Right of First Refusal, Deed Restrictions in Safety Deposit Box
- Copies of those + all others scanned and encrypted on server
- Hard copies in secure, locked closet
  - Fire door
  - Keypad lock with unique codes for anyone who must access (HST, ED)
- Binders or Files
- Never leave the office
Key Takeaways

- Selection = Origination
- Must have a policy
  - Represents the expectations, practices, laws and regulations for compliance
  - Must have an owner, regularly reviewed & Board approved
- The handbook is not comprehensive
  - Must add the affiliate’s operations, local norms and practices, and state and local laws
- Training of all HST members is important
- Handbook includes processes for selection, underwriting, house pricing, de-selection, & closing

Acronyms

- AMI: Area median income
- AML: Anti-money laundering
- CD: Closing disclosure
- DTI: Debt-to-income
- ECOA: Equal Credit Opportunity Act
- E-SIGN Act: Electronic Signatures in Global and National Commerce Act
- FCRA: Fair Credit Reporting Act
- FMV: Fair market value
- GFE: Good faith estimate
- GLBA: Gramm-Leach-Bliley Act
- GSA: Geographic service area
- HFHI: Habitat for Humanity International
- INOI: Informational Notice of Incompleteness
- LE: Loan estimate
- NMLS: Nationwide Multistate Licensing System
- NOI: Notice of Incompleteness
- NPI: Nonpersonal information
- PII: Personal identifiable information
- QLO: Qualified Loan Originator
- RESPA: Real Estate Settlement Procedures Act
- SSN: Social Security number
- TILA: Truth in Lending Act
- TRID: TILA/RESPA Integrated Disclosure Rule
- UDAAP: Unfair, deceptive or abusive acts or practices
- USDA: United States Department of Agriculture
- ZEM: Zero-equivalent mortgage
Do you feel more confident in writing objective policy statements?

Do you think you are now better prepared to adopt the HFHI Selection/Origination policy handbook?

Other Resources

Mortgage Origination Checklist -

OFAC guidance -
https://hfhi.sharepoint.com/sites/HomeownerandMortgageServices/Shared%20Documents/Summary%20of%20OFAC%20SDNs%20Recommendations.pdf

Affordable Housing Calculator -
https://hfhi.sharepoint.com/sites/HomeownerandMortgageServices/_layouts/15/Doc.aspx?sourcedoc=%7B7B70FF3133-8942-486B-B920-190AD3B14384%7D&file=Affordable%20Mortgage%20Calculator-Worksheet.xlsx&action=default&mobileredirect=true&DefaultItemOpen=1

Assessing Applications and Notifying Applicants resources
Disclaimer: This material is for informational purposes only. I am not a lawyer, and this should not be considered legal advice. You should seek appropriate counsel to obtain advice for your own situation.

Thank you!

Affiliate Support Center
877-HFHI-HELP (877-434-4435) or
E-mail: USSupportCenter@habitat.org