

DISSEMINATING INFORMATION ABOUT THE HOMEOWNERSHIP PROGRAM

MacHabitat must follow all Federal and State laws and regulations and Habitat International guidelines relating to loan origination and servicing. A significant aspect of those regulations is the role of the Qualified Loan Officer (QLO). Michelle Huber is MacHabitat's QLO. Michelle can be contacted at michelle@machabitat.org or (503)687-1413.

It is the QLO's responsibility, and her responsibility alone, to provide fair, consistent, and accurate information to any person interested in applying for a loan through our homeownership program. In addition, the QLO is the only person authorized to accept an application (verbal or written), approve or deny an application, and communicate any information regarding the specifics of a loan or offer of credit.

It is also the QLO's responsibility to ensure that no other staff member, volunteer, committee member, or other person affiliated with MacHabitat provides unethical, untrue, or illegal information, or dissuades an interested party from applying.

In order to fulfill these legal requirements and to ensure that consistent, accurate information is given to every person interested in our homeownership program, MacHabitat requires that all staff, volunteers, and committee members follow these guidelines during all interactions with anyone interested in, inquiring about, or applying to our program:

DO:

- Offer to provide our Homeownership Information Brochure and the QLO's contact information.
- Refer any specific inquiries to the QLO. Offer to set up an appointment with the QLO to learn more about our program and/or to discuss details of their situation.
- Say: "We partner with lower income folks to build safe, decent, affordable homes."
- Say: "The three criteria for our partner families are need, willingness to partner, and ability to pay. There is more information in the brochure or our website."

DO NOT:

- Ask anyone any questions about:
 - Age, race, color, ethnicity, national origin, gender, disability, religion, or familial status
 - Income or income source
 - Credit history
 - Personally Identifiable Information (PII) such as date of birth or Social Security number
- Tell anyone that they will or might be denied admission to the program or that they cannot or should not apply.
- Discuss mortgage terms, closing costs, closing dates, or dedication dates.
- Use any language that could be misleading, dissuasive, unfair, deceptive, or abusive. These actions would be in violation of the Fair Housing Act and/or the Dodd-Frank Wall Street Reform and Consumer Protection Act.

I acknowledge that I have read and understand my responsibility as outlined above.

Printed Name

Date

Signature