



Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant(s) has(have) 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(s) has(have) in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning Palouse Habitat for Humanity is the Federal Trade Commission, with offices at

Northwest Region
Federal Trade Commission
915 Second Ave. Room 2896
Seattle WA 98174

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)

Print Name: _____

Print Name: _____

Date: _____

Date: _____