



8025 Liberty Road Windsor Mill, Maryland 21244
Phone: (410) 496-1214 Fax (410) 496-9352 website: www.diversifiedhousing.org

Next Step to Home Buying Process

You must have completed the First Time Buyers Workshop.

SELP Clients contact a lender from the participating lender list. If you are not eligible for SELP you can select a lender of your choice. Make an appointment to meet with a loan office to get approved for a mortgage.

SELP Clients Only -Contact Tina Vice @ Diversified Housing Development to make sure SELP Funds are available.

Interview a Realtor. Select a Realtor who is knowledgeable about down payment assistance programs. Baltimore County SELP, FHA, Maryland Mortgage Programs and VA if you are a Veteran.

Your agent should assist you with other real estate matters related to making an offer; signing a contract, scheduling the require home inspection and scheduling a closing date.

SELP clients must use the Baltimore County Inspectors List. The Inspector must use the HQS Report and it must be sent to the Diversified Housing Development after the inspection is completed. All other clients can select their own Inspector.

Before searching for a home; consider the following:

Only view homes that you can afford.

Know the community you want to live in.

Check to see if the community has Homeowners Association Fees

What type of home do you want to buy; single family, townhouse, condominium.

Public transportation, schools, crime, shopping, close to work.

1. SELP Clients only- after you have signed contract; (signed by both buyer and seller) you must submit it to Diversified Housing Development ASAP.
2. **SELP Clients Only -See Next Steps Guidelines- After You Put a Contract on a Home.**
3. **If you are using SELP funds; Diversified Housing Development will be processing the SELP Loan for Baltimore County.**
4. **DHD does not process any other loans.**

If you have any questions; please email me @ twice@diversifiedhousing.org or call me at 410-496-1214 ext. 205.

Client Signature

Date:

Client Signature

Date:



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Personal Information Privacy Protection Policy

Diversified Housing is Committed to assuring the privacy of individuals and or families who have contacted us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your nonpublic personal information, "such as your total debt information, income living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the counseling agreement. We may also use anonymous case aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Protecting the privacy and confidentiality of your personal information is important to Diversified Housing Development, Inc and to our employees. In order to offer you the services you seek to obtain, we collect, maintain, and use information about you on a routine basis. To help you better understand how your personal information is protected, we are providing you with the following statement describing our practices and policies with respect to the privacy of customer information. In the event you terminate your customer relationship with us, or become an inactive customer, we will continue to adhere to the policies and practices described in this notice.

What Information We Collect

We collect nonpublic personal information about you on applications or other forms during the application process, gathered from your transactions and experiences with us, and obtained from other authorized sources, such as consumer reporting agencies. All information collected and stored by Diversified Housing Development, Inc. is used for specific business purposes, such as administering your loan and or application, providing housing counseling services, ensuring compliance with the federal and county programs we administer, and developing a better understanding of your financial situation, to provide you with improved services.

What Information We Disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law. We are permitted under law to disclose such information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or application, to government entities in response to subpoena's, federal and local reporting requirements, and SELP non-profit agencies you may contact.

Our Security Procedures

We understand that the protection of your nonpublic personal information is of the utmost importance. Guarding your privacy is our obligation. Diversified Housing Development, Inc maintains strict procedures and policies to safeguard your privacy. We restrict employee access to customer information to only those who have a business reason to know such information, and we educate our employees about the importance of confidentiality and customer privacy. We maintain physical, electronic and procedural safeguards that guard your nonpublic personal information.

I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below.

Applicant

Date

Applicant

Date



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Conflict of Interest Disclosure Statement

Diversified Housing Development agrees to avoid conflict of interest by disclosing to our customers the following information:

Regardless of the housing counselor's recommendations you are free to choose any Lender, Lending Product, Realtor, Real Estate Agency and Home.

Also Diversified Housing Development offers various down payment and closing cost assistance program through Baltimore County Government; each with their own restrictions and guidelines to qualified applicants. As a Diversified Housing Development customer you are under no obligation to participate in these programs. If you wish to pursue any form of down payments assistance Diversified Housing Development staff will work with you to determine which program best fits your needs.

I have reviewed the above, and accept and agree to the stated conflict of interest disclosure statement.

Client Name and Signature Date

Client Name and Signature Date

Counselor Signature Date



AUTHORIZATION AND HOLD HARMLESS AGREEMENT

I hereby authorize Diversified Housing Development to verify my past and present employment, earning records, bank accounts, and any other asset balances to provide Housing Counseling assistance. I further authorize DHD to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references.

I understand that DHD is a non-profit corporation and will make no charge for its services.

I agree that in connection with any activities undertaken or information given by or on behalf of DHD, whether not at my request, neither DHD nor any of its directors, officers, employees, or others associated with it, shall be held liable, and I assume all risks of such activities and advice and their results and consequences thereof. I further understand that assistance in discussion and/or negotiations with my lender does not guarantee a favorable outcome.

I further agree to indemnify and hold harmless DHD and its directors, officers, employees, and all others associated with it, in connection with any and all acts or omissions for any reason whatsoever, including, but not limited to, negligence, with respect to consultation, technical advice, financial consulting, discussions or negotiations, and any and all other activities and advice.

Initial

Initial

BORROWER

Co-BORROWER

Printed Name

Printed Name

Signature Date

Signature Date



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Client Grievance Procedure

- I. Any Client who has a grievance or complaint related to his/her service is asked to bring it to the attention of the Executive Director, Shavaugn Jackson at (410) 496-1214.
- II. If the situation is not resolved to your satisfaction, you may write or call:
Marcia D. Williams
Chief of Housing Finance
Baltimore County Office of Community Conservation
Jefferson Building
105 W. Chesapeake Avenue, Suite 201
Baltimore MD 21212
(410)-887-3803

Please note that the Federal Equal Credit Opportunity Act prohibits us from discriminating against credit applicants based on race, color, religion, national origin, sex, marital status, physical or mental handicap or age (providing that the application has the capacity to enter into a binding contract); because all or part of the applicant has in good faith exercised any rights under the consumer Credit Protection Act. The Federal agency that administers compliance with this law is the Federal Trade Commission, 2120 L Street, NW, Washington, D.C. 20037.

If you disagree with our determination or find that we have misinterpreted the information that has been supplied to us, you may file an appeal as follows:

- Appeals must be filed within 30 days from the date of the rejection letter
- Appeals must be in writing no verbal appeals will be considered
- Reason for disagreement with conclusion
- Additional information, if any to be considered in support of your appeal, including appropriate documentation
- Explanation why new information was not furnished on original application.

Upon receipt of your appeal, your case will be reviewed and you will be notified in writing within fifteen (15) days of the final decision.

Signature

Date



NO FUNDS GUARANTEED DISCLAIMER

Diversified Housing Development, Inc. (DHD) and/ or Baltimore County DOES NOT guarantee down payment or settlement assistance for any an/or all that have attended our Homebuyer's Workshops or 1 on 1 Counselling session(s). Baltimore County's SELP funds are *only* reserved for those who have submitted a ratified contract, to our office. Baltimore County has the final say, whether the funds are *officially* reserved. Also, funding is issued on the "first come- first served basis. Funding has to be available.

* Prior to submitting your contract, please check with our office for the "ok" to submit contract before submitting your ratified contract.

I understand the statement above clearly.

Signature: _____

Signature: _____

Date: _____



Credit Report Authorization and Privacy Disclosure Form

I hereby authorize and instruct Diversified Housing Development, Inc. (hereinafter "DHD") to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by DHD. I understand and agree that DHD intends to use the credit report for the purposes of evaluating my financial readiness to purchase a home and/or to engage in post-purchase counseling activities.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to DHD in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

I, _____ Authorize _____ Do not authorize

DHD to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may eligible, and these counseling agencies may contact me to discuss counseling services. I understand that I may revoke my consent to these disclosures by notifying DHD in writing.

BORROWER

Printed Name

Social Security Number DOB

Signature

Date

Co-BORROWER

Printed Name

Social Security Number DOB

Signature

Date