NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by Diversified Housing Development, Inc as a subcontractor of the Baltimore County Office of Community Conservation and by title V of the Housing Act of 1949, as amended (42 U.S.C 1471 et seq.)

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prospective responsibility of the receiving entity.

2. Disclosure of the names, home addresses, and information concerning default on loan payment when the default involves security interest in mortgage loans and or grants. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued.

3. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or State, or Federal agency when Baltimore County Office of Community Conservation determines such referral is appropriate for servicing or collecting the borrower’s account or as provided for in contracts with servicing or collection agencies.

4. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity
where the agency has agreed to represent the employer; or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.

5. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Diversified Housing Development Inc. determines such referral is appropriate to encourage the borrower to refinance the SELP LOAN indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C 1471), or to assist the borrower in the sale of the property.

6. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 310.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.

7. Referral of names, home addresses, and financial information to lending institutions when Diversified Housing Development Inc. determines the individual may be financially capable of qualifying for credit with or without a guarantee.

8. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Baltimore County Office of Community Conservation for the purposes of the collection of the debt. These loans can be under the direct and guaranteed loan programs.

9. Referral to private attorneys under contract with either Baltimore County Office of Community Conservation or with the Department of Justice for the purposes of foreclosure and possession actions and collection of past due accounts in connection with Baltimore County office of Community Conservation.

10. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

11. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection
Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

12. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Diversified Housing Development Inc. determines such referral is appropriate.

13. Referral of names, home and work addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

14. Disclosure pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681 a(f) or the Federal Claims Collection Act (31 U.S.C. 3701 (a)(3).

I/We have read and understand the aforementioned and have received a copy of the Privacy Act Information.

<table>
<thead>
<tr>
<th>Signature</th>
<th>Date</th>
<th>Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME:</td>
<td></td>
<td>NAME:</td>
<td></td>
</tr>
<tr>
<td>ADDRESS</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>