Disclosure Statements

As a housing services client of Lighthouse Communities, Inc, I understand that at no time am I under any obligation to utilize any of the information regarding lenders, lending products, realtors, home inspectors or any printed housing materials used during my counseling/education sessions. I am also under no obligation to use any suggested recommendations made by a counselor.

I understand that all information provided to me by Lighthouse Communities, Inc is for informational purposes only.

Client Printed Name _____ Date _____ Client Signature _____

Witness _____ Date _____

I certify that to the best of my acknowledge the information on this application is true and accurate, and I am aware that inaccurate information could lead to a denial of this application and disqualification from the current and future Lighthouse Communities, Inc Housing Services Program. Penalties for misusing this consent: "Title 18, Section 1001 of the U.S. Code states that a person found guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of The United States Government. HUD an any owner (or any employee of HUD or the owner) may be subject to penalties for unauthorized disclosures or improper use of information collected based on the consent form. Use of the information collected based on our verification form is restricted to the purposes cited above. Any person who knowingly or willingly request, obtains or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than $5,000. Any applicant or participant affected by negligent disclosure of information may bring civil action for damages, and seek other relief, as may be appropriate, against the office or employee of HUD or the owner responsible for unauthorized disclosure or improper use. Penalty provisions for misusing the social security number are contained in the **** Social Security Act of 208(a) (6), (7) and (8), Violation of these provisions are cited as violations of 42 U.S.C... 408(a) (6) and (8)*****

Lighthouse Communities, Inc Privacy and Confidentiality Policy for Social Security Numbers/Housing Services Programs. Revised January 2009

- Information will be collected by means of a program application. All Credit information will be collected by CBC Innovis. A letter of disclosure will be provided upon request of the applicant.
- Information collected will be used to determine program eligibility (credit worthiness, resident history, employment history and criminal background), Information will be stored and locked in Records & File Room at Lighthouse Communities, Inc (Except active files will be stored in Housing Services Employee Offices in under lock and key.
- Only Housing Service employees that need access will be granted access to such files.
- Applications are kept on file for three (3) years or per State/Federal requirements whichever is longer... All outdated information and duplicates will be shredded and destroyed after such time has expired. Applicants acknowledge receipt of this policy by signing application.

Lighthouse Communities, Inc does business in accordance with the Federal Fair Housing Law (The Fair Housing Amendments Act of 1988). We acknowledge that it is illegal to discriminate against any person because of race, Religion, Sex, Handicap, Familial Status, or National Origin. Anyone who feels he/she has been discriminated against may file a complaint of Housing discrimination: US Dept of HUD, Assistant Secretary for Fair Housing and Equal Opportunity Washington D.C 20410 1-800-669-9777 (toll free) 1-800-927-9275 (TTY)

LIGHTHOUSE COMMUNITIES

Hello, future homeowner.

1422 Madison Ave SE Grand Rapids, MI 49507 616.451.9140 Fax: 616.451.0615 www.lcgr.net