



2910 Avenue N
Lubbock, TX 79411
806-763-4663 – Fax – 806-763-5077
www.lubbockhabitat.org

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has 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 has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at

*Southwest Region
Federal Trade Commission
1999 Bryan Street, Suite 2150
Dallas TX 75201-6808*

<https://www.ftc.gov/about-ftc/bureaus-offices/regional-offices/southwest-region>

For Consumer Complaints contact the Consumer Response Center:

By phone: toll free 877-FTC-HELP (382-4357); 9:00 am to 8:00 pm Eastern Time, Monday through Friday;

By mail: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave, NW, Washington, DC 20580; or through the Internet, using the online [complaint form](#).

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):

X _____

X _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____

