



**Impact Development Fund**  
200 E. 7<sup>th</sup> Street, Suite 412  
Loveland, CO 80537  
970.494.2021 970.494.2022 Fax  
info@impactdf.org

## Down Payment Assistance Loan File Checklist

Please fax or email the following documents to our office for review.

- \_\_\_\_\_ Completed typed 1003
- \_\_\_\_\_ Loan Estimate for Subject Property
- \_\_\_\_\_ Lender Pre-qualification Letter, Lender Loan Approval or AUS Findings
- \_\_\_\_\_ Income Verification (**Most recent federal tax return\***, **plus W-2's**, **plus 30-day pay stubs**)  
\*2 years tax returns and YTD P&L for self-employed borrowers
- \_\_\_\_\_ Purchase Contract
- \_\_\_\_\_ Signed E-Consent (Authorization for secure electronic delivery of loan disclosures)
- \_\_\_\_\_ Home Ownership Training Certificate
- \_\_\_\_\_ Mortgage Broker State License Number \_\_\_\_\_

Requested Programs: \_\_\_\_\_ Requested Amount: \_\_\_\_\_

**Primary Borrower:** \_\_\_\_\_ **Co-Borrower:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_ **Email Address:** \_\_\_\_\_

Closing Date: \_\_\_\_\_ Location: \_\_\_\_\_

Title Company: \_\_\_\_\_ Contact: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**Hazard Insurance Agent:** \_\_\_\_\_  
(Please provide name of insurance agency providing blanket coverage for HOA/Condo projects)

**Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

Lender: \_\_\_\_\_ Email: \_\_\_\_\_

Loan Officer: \_\_\_\_\_ Phone: \_\_\_\_\_

Additional Contact: \_\_\_\_\_

Comments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## ESIGN DISCLOSURES AND CONSENT

Federal law requires you receive certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ("Required Information"). With your consent we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this INK-it Disclosures and Consent, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below.

**Statement of electronic disclosures: Impact Development Fund  
200 E. 7th Street, Suite 412  
Loveland, CO 80537**

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request paper copies. If you need to update your e-mail address or other contact information with us, you may do so by calling us and requesting necessary updates.

Your consent does not mean that we must provide the Required Information electronically. We may at our option deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

### **Required Software/Hardware**

Hardware and software minimum requirements to access and store the electronic information:

- Hardware/Devices: iOS; Android; Windows
- Operating System: Windows 7, 8, 8.1, 10; Mac OS X
- Browsers: Internet Explorer 8, 9, 10, 11; Chrome; Firefox; Safari (MacOS); Opera  
(Note: Cookies must be enabled)
- Software: Adobe Acrobat or similar software to view PDF files

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

### **Withdrawing Consent**

If you would like to withdraw your consent to receive future documents electronically and would prefer paper copies, please call us. If you withdraw your consent to receive documents electronically, the electronic service you are using will become unavailable to you, and your consent will not affect the validity or enforceability of prior electronic documents you received.

**I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.**

\_\_\_\_\_  
Borrower:

\_\_\_\_\_  
Date:

Email Address:\_\_\_\_\_

\_\_\_\_\_  
Co-Borrower:

\_\_\_\_\_  
Date:

Email Address:\_\_\_\_\_

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower(s)

2. Name and address of Lender/Broker

**Impact Development Fund**  
**200 E. 7th Street, Suite 412**  
**Loveland, CO 80537**

**TEL: (970) 494-2021 FAX: (970) 494-2022**

3. Date

4. Loan Number

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

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 Borrower

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 Date

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 Borrower

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 Date

**FACTS****What Does Impact Development Fund Do With Your Personal Information?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and mortgage rates and payments</li> <li>• payment history and transaction history</li> <li>• credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Impact Development Fund chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Impact Development Fund share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share
<b>Questions?</b>	<ul style="list-style-type: none"> <li>• Call 970-494-2021 or go to <a href="http://www.impactdf.org">www.impactdf.org</a></li> </ul>	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Impact Development Fund 200 E. 7th Street, Suite 412 Loveland, CO 80537
<b>What we do</b>	
<b>How does Impact Development Fund protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Impact Development Fund collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• apply for a loan or apply for financing</li> <li>• pay us by check</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State Laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Impact Development Fund has no affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Impact Development Fund does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Impact Development Fund doesn't jointly market.</i></li> </ul>