



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

The Dearfield Fund for Black Wealth 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
- _____ The Dearfield Fund Eligibility Determination Checklist
- _____ Information About Deed Restriction or Land Lease on Subject Property (if applicable)

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:_____

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

Why?	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.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and mortgage rates and payments • payment history and transaction history • credit history and credit scores When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
How?	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.	
Reasons we can share your personal information	Does Impact Development Fund share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
Questions?	<ul style="list-style-type: none"> • Call 970-494-2021 or go to www.impactdf.org 	

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