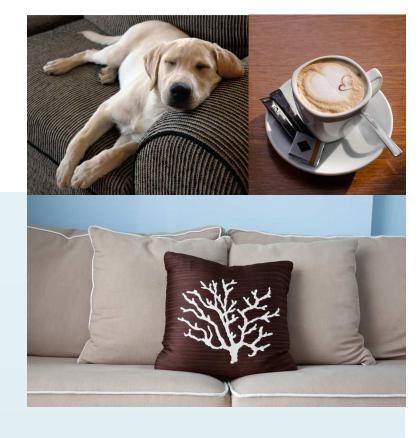
Overlook at AVALON

BRAND NEW 3 AND 4 BEDROOM RENTAL TOWNHOMES WITH ATTACHED GARAGES!



OPENING EARLY SPRING 2016

Welcome to Overlook at Avalon, a brand new townhome community that is scheduled to be completed early in 2016. The community will feature spacious floor plans and modern amenities, including an attached garage convenient for parking and extra storage.

Overlook at Avalon also features a convenient location next to Lake Coventry Park, which features a baseball diamond, basketball court, playground, and picnic pavilion. Call today to be placed on our inquiry list to receive more information about applying for your brand new home!

Call today! 301-471-1343

Se habla español.

Townhome Features

- Open Kitchens
- Dishwasher, Garbage Disposal, and Microwave
- Attached Garage
- Washer/Dryer
- Walk-in Closets
- Wall-to-wall carpeting
- 9 foot ceilings
- Convenient location next to Lake Coventry Park
- Large pets welcome

1339 Hampshire Dr., Frederick MD 21702

OverlookAtAvalon.com

Overlook at AVALON

Refer a Friend and Earn Cash!*



Refer a friend to Overlook at Avalon and if they sign a lease you will receive \$500 when he or she moves in!*

*Applicant needs to include friend's name and phone number as the referral in order to claim the cash. Offer available for a limited time.



1339 Hampshire Dr., Frederick MD 21702

301-471-1343

OverlookAtAvalon.com





Application Checklist

Dear Applicants:

Any documents pertaining to your household will be needed for your interview process. A \$30 fee will be charged to process your application, which can be paid in the form of a check or money order. Cash will not be accepted.

Also, please bring:

- ♦ Social security cards, birth certificates, and ID's of anyone over 18
- ♦ Current Social Security Award Letter
- ♦ Current Pension/Annuity Statement
- ♦ Current Pay Stubs (6 consecutive) or Workman's Comp. Information
- ♦ Current Alimony/ Child support Information
- ♦ Any Sources of Income not listed above
- ♦ Current Bank Statement (6 months consecutive) for all savings and checking accounts
- ♦ Checking/Savings Information
- ♦ Certificates of Deposits
- ♦ Stocks/Bonds/401 K/IRA'S/Annuity
- ♦ Whole/Universal Life Insurance
- ♦ Settlement Papers if you sold your home
- ♦ Mortgage and Tax Information if you still own your home
- ♦ Any other type of accounts not listed above
- ♦ Application fee of \$30 in the form of a check or money order

If you own a pet, please bring the following with you:

- ♦ Current Vaccination records for each pet
- ♦ Current Photo of each pet

Thank you. We appreciate your cooperation.





Habitat America, LLC, Management Company RESIDENT SELECTION CRITERIA

For Tax Credit Properties

Property Name: THE OVERLOOK at AVALON

1369 Hampshire Drive, Frederick, MD 21702

Effective Date: February 22, 2016
PH: 301-471-1343

TTY: 711

Thank you for applying to live at our community. This document is provided to you to explain the process we use to select our residents. Habitat America, LLC is an Equal Housing Opportunity provider. It is our policy to treat all residents and visitors at our properties fairly and consistently without regard to race, color, religion, sex, national origin, disability, familial status, sexual orientation, gender identity or marital status. This community and its employees comply with the provisions of Title VIII of the Civil Rights Act of 1968, the Fair Housing Amendments Act of 1988 ("Fair Housing Act") and, to the extent applicable, the Americans with Disabilities Act. Furthermore this community complies with the State and Local fair housing regulations of the jurisdictions in which it is located.

PROJECT ELIGIBILITY

This community may be designated for a special population. Applicants must be adults and must meet the restrictions as indicated below in order to proceed with the application process.

☒ No special population restrictions apply to this community.

Valid identification with a picture will be required (photo copy may be kept on file). Applicants must disclose social security numbers (SSN) for all family members. A valid SSN card issued by the Social Security Administration is the necessary documentation required. If a SSN card is not available the community will accept a letter from the Social Security Administration stating that a new card has been applied for. Where applicable an assigned Federal Identification Number may be used. United States Code Title 8, subsection 1324 (a) (1) (A) prohibits the harboring of illegal aliens. The provision of housing to illegal aliens is a fundamental component of harboring. All applicants will be required to provide proof of citizenship or legal immigration status.

STUDENTS

This community follows the student regulations written in Section 42 of the Internal Revenue Code. The regulation states that a household comprised of all full time students will not be eligible for this program. There are five exceptions to this rule. For more information contact the Community Manager.

OCCUPANCY STANDARDS

Habitat America, LLC has established occupancy standards to permit the resident to select the apartment size they deem appropriate to their needs while preventing overcrowding and underutilization of the apartment. The occupancy standard is based on 2 persons per bedroom plus one: Note: Children under 2 may not be counted towards number of occupants allowed, and no adult members can be added to the household in the first 12 months of occupancy that would compromise the tax credit section 42 restrictions.

Number of Bedrooms	Maximum # of Occupants Allowed	
3	7	
4	9	

INCOME REQUIREMENTS

The household's total gross annual income shall not exceed the property's applicable area median income as posted by HUD each year. All forms of household income must be disclosed. In addition, minimum income limits apply. Should the household's income level fail to meet the minimum required, the applicant may demonstrate the ability to meet all normal financial obligations including paying rent. Proof of all income and assets is required. Voucher holders do not have a minimum income requirement but must meet all the other requirements.

TAKING APPLICATIONS

The Application: Each adult (18 years of age or older, or emancipated) must complete and sign the Rental Application. There is a non-refundable application fee of \$30 per adult. An application cannot be processed unless it is fully complete. Applicants must list all members who will reside in the apartment unit and designate the number of bedrooms being requested. Apartments specially designed for the disabled will be marketed only to persons with disabilities. If an apartment is not available when the application is submitted, the applicant will be put on waiting list. The application will be fully screened and verified when an apartment becomes available for occupancy. Once the application is approved and the available unit accepted, the applicant will be required to sign a lease agreement in which applicant agrees to abide by all property rules and regulations. If assistance is needed in completing the application or lease documents, contact the Community Manager.

<u>Screening:</u> A report will be obtained through a commercial credit reporting agency the results will determine if the application is accepted or denied. Rental history for the past 3 years will be verified and must indicate the ability to care for the property without damage and pay rent on time. Applicant must be able to establish the necessary utilities with the appropriate utility provider.

Background and criminal record checks will be conducted. An applicant will be denied if:

- Any household member has been evicted from Federally-assisted housing for drug-related criminal activity, or is currently engaging in the illegal use of a drug.
- There is a reasonable cause to believe that a household member's abuse or pattern of abuse of alcohol and/or an illegal drug may interfere with the health, safety, or right to peaceful enjoyment of the premises for other residents.
- Any household member has a history of drug-related criminal activity including but not limited to possession, usage, distribution, transport, sale, manufacture or storage of illegal drugs and/or drug paraphernalia, or conviction of any State or Federal laws relating to illegal drugs and/or paraphernalia.
- Any household member is subject to lifetime registration requirements under a state or federal sex offender registration program.
- Any other criminal history exists that would threaten the health, safety or peaceful enjoyment of the premises by other residents or the health and safety of the owner, employee, contractor, or agent who is involved in the housing operations.
- Any other criminal history determined by the credit reporting agency.
- Any information provided by the applicant proves to be materially untrue during the verification process. These applications will be denied.

Rejection Procedures: If an applicant disputes the accuracy of any information provided to the landlord by a screening service or credit reporting agency, the applicant may contact the screening company that supplied the information within 60 days of the denial to obtain a copy of screening results. The name, address and phone number of the screening company will be provided in the denial letter. The denial letter will advise the applicant that if they believe there are errors in their screening report, they have fourteen (14) days to respond in writing to request an appeal. Applicants who are denied must wait 90 days before reapplying at the community.

SECTION 504

Habitat America, LLC developed a Section 504 Policy that addresses all reasonable accommodation requests for persons with disabilities. For more information on reasonable accommodation requests, contact the Community Manager.

THE OVERLOOK at AVALON

Security Deposit:	From: \$250 to 1 month's rent (Conditional)
Lease Term:	1 year lease
Utilities Included:	Water, Sewer and Trash

Income Requirements:

Total household income will be reviewed and verified for occupancy in our community in accordance with the following maximum and minimum income limits based on family composition (limits subject to change):

Rental Rate:

entai Nate.								
Unit	Square	Market	Minimum Income	Maximum Income				
Type	Footage	Rental Rate						
				1 person - \$38,250				
				2 people - \$43,700				
3BR / 2 BA				3 people - \$49,150				
50%	1,251	\$1,260	\$41,580	4 people - \$54,600				
6 units				5 people - \$59,000				
				6 people - \$63,350				
				7 people - \$67,750				
3BR / 2BA								
60%	1,251	\$1,463	\$48,279					
16 units	·			1 person - \$45,900				
3BR / 2BA				2 people - \$52,440				
60%	1,372	\$1,463	\$48,279	3 people - \$58,980				
10 units				4 people - \$65,520				
3BR / 3BA				5 people - \$70,800				
60%	1,561 - 1,569	\$1,463	\$48,279	6 people - \$76,020				
63 units	1,301 - 1,309	\$1,403	\$40,279	7 people - \$81,300				
(6 HC units)				8 people - \$86,520				
4BR / 3BA				9 people - \$91,740				
60%	1,717	\$1,651	\$54,483					
19 units								

Pet Policy: Dogs, cats, birds and fish in small aquariums (20 gallon max) are welcome. A maximum of two dogs, cats or birds in any combination are permitted in each townhouse with a maximum weight of 100 lbs. total for one full grown pet or two full grown pets combined. For dogs and cats, a non-refundable pet fee of \$200 (for pets up to 30lbs.) and \$350 (for pets between 31lbs. – 100lbs.), per pet, these fees will be required at move in. In addition there will also be a monthly pet fee of \$10 per pet for cats and dogs. Management must see all pets prior to their move in and has the right to deny any pet that may violate the community rules and regulations or be a danger to the Community. Dog and Cat owners are required to present a copy of a current license and proof of current rabies inoculation at move in and annually. Dog owners must purchase and maintain renter's insurance coverage with a minimum of \$500,000 in liability coverage. A copy of the policy renewal must be given to management once a year. The policy must name the following as Certificate Holders: The name of the Community and Habitat America, LLC. This requirement is to protect the dog owner against

liability claims in the event their dog causes injury to others. Dogs, specifically, "Pit bulls" or other perceived vicious breeds (including but not limited to Pit bull cross-breeds, Pit bull mix, American Staffordshire terrier, Staffordshire bull terrier) are not permitted on the property at any time. Visiting Pets, puppies / kittens under the age of six (6) months, and snakes are not permitted. Management has the right to revoke the privilege of having a pet if the pet policies are violated. Animals which are designated as assistance animals to the disabled are accepted with the appropriate documentation.

Additional Credit Requirements:

- Unpaid Gas & Electric Bills and Returned Checks are grounds for denial
- Medical Bills are excluded from consideration
- Discharged bankruptcies will be considered for a period of one year from date of application.
- Unfavorable landlord history will be grounds for denial unless verifiable extenuating circumstances exist.

Additional Background Requirements:

Management will review 7 years of drug related criminal activity, criminal arrests, felony convictions and history
or pattern of misdemeanor arrests and or convictions. These will be grounds for denial.

Smoking/Fire Risk Reduction Policy: Smoking will not be permitted in the units or anywhere on property grounds. Smoking is defined as carrying or inhaling or exhaling smoke from any lighted cigar, cigarette, ecigarette, vaporizer, pipe or consumer product modified for smoking or any other lighted tobacco or plant product. Additionally, burning of incense and candles is prohibited to reduce risk of fire. All leaseholders will be required to sign a Non-smoking Lease Addendum agreeing to these rules prior to occupancy.

Parking: There will be parking spaces assigned to each unit. There will also be random street parking on a first come first serve basis.

If you need additional information concerning the Selection Criteria, please see the Community Manager.

Acknowledgment/Receipt:

By signing below I/We acknowledge that we were given and have received a copy of the Resident Selection Criteria for The Overlook at Avalon. I/We also understand that the property owner may disclose the application status to any agency with program regulations applicable to the community.

Applicant Signature	Date
Applicant Signature	Date
Management Signature	Date





LLC

WELCOME TO YOUR NEW APARTMENT HOME!

B/R App Anticipated Move In Size: Fee:\$ Date:

Traffic Source:

Agent:

Date App. Received:

YES

YES

NO

NO

HOUSEHOLD MEMBER INFORMATION -	Complete the following information for each household member that will occupy the unit at the time of move
in & during next 12 month period - PLEA	SE PRINT

	NAME Last, First, MI (Jr, Sr, Etc.)	Social Security Number	Sex M/F	I IS THIS	Person dent?	Age	Birth Date MM/DD/YY	Race	Hispanic/ Non-Hispanic	List ALL States Ever Lived In
HEAD				YES	NO					
СО-Н				YES	NO					
3.				YES	NO					
4.				YES	NO					
5.				YES	NO					
6.				YES	NO					
7.				YES	NO					

Do you expect any changes to the above listed household composition (size) in the next 12 months?					
If yes, explain:					
Is there someone not listed above who would normally reside in the household?					
If yes, explain:					
Will this be your only residence?					
If no, explain:					
Are any household members currently receiving Section 8 assistance?					
If yes, is the assistance: (circle one) Housing Choice Voucher or Property Based Section 8					

CURRENT ADDRESS & PHONE #	Landlord/Mortgage Name & Address	Monthly Payment	Occupancy Dates
		Rent \$	From:
City:		Mortgage \$	To:
State, Zip:	City, State, Zip:		
Phone#	Phone#	Applicant Email:	
PREVIOUS ADDRESS (if less than 3 years)	Landlord/Mortgage Name & Address	Monthly Payment	Occupancy Dates
		Rent \$	From:
City:		Mortgage \$	To:
State, Zip:	City, State, Zip:		
Phone#	Phone#		
OTHER ADULT HOUSEHOLD MEMBER	(If additional space is needed, please use bla	nk page and attach)	
CURRENT ADDRESS & PHONE #	Landlord/Mortgage Name & Address		Occupancy Dates
		Rent \$	From:
City:		Mortgage \$	To:
State, Zip:	City, State, Zip:		
Phone#	Phone#	Applicant Email:	1411
EMERGENCY CONTACT INFORMATION			
NAME:	ADDRESS:	PHONE:	RELATIONSHIP:
16			
2.			
VEHICLE INFORMATION			
VEHICLE INFORMATION			
MAKE/MODEL:	PLATE #:	COLOR:	YEAR:

Is any household member listed above currently using an illegal substance or have a pattern of alcohol abuse? YES NO Have you or any household member listed above ever been convicted of a felony? YES NO If yes, describe: Is any household member listed above subject to a registration requirement under a state sex offender registration program? If so, please list the household member's name here: YES NO Have you or any household member listed above ever been evicted or foreclosed from any housing? YES NO If yes, describe: Have you or any household member listed above ever filed for bankruptcy? YES NO If yes, describe: Date of Discharge:

Is any member of the household listed above disabled?

If yes, does this household member require any accommodations?

STATEMENT OF ANTICIPATED INCOME: For the next 12 months

Oo you or any household member receive or expect to receive income from:

Rec Yes o	eive or No	INCOME SOURCE TYPE:	Estimated GROSS Monthly Amount	Name of HH Member(s) Who Receives this Income	How is the received? (Circle the payment so	,
YES	NO	Employment Income (Full-time, Part-Time or Seasonal) Employer Name: Employer Name:	\$ Date of Hire: Date of Hire:		Direct Deposit Debit Card	
		Employment Income (Full-time, Part-Time or Seasonal) Employer Name: Employer Name:	\$ Date of Hire: Date of Hire:		Direct Deposit Debit Card	Check Cash
YES	NO	Social Security	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Social Security Supplement – SSI	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Social Security Disability – SSDI	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Pension Plan Benefits	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Veterans Benefits - VA	\$		Direct Deposit Debit Card	Check
YES	NO	Self-Employment Income	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Annuities, IRA or other Retirement	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Gifts/Contributions from Outside Source	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Military Pay	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Does anyone work for a person who pays in cash	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Unemployment/Workman's Comp/Disability	\$		Direct Deposit Debit Card	Check Cash
YES	NO	TCA, TANF, General Assistance Benefits (not food stamps)	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Child Support, Alimony or Spousal Support It is Court Ordered: Yes or No	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Is anyone on Leave of absence from work due to Lay-Off, Medical, Family Leave Act, Military Leave or other	\$		Direct Deposit Debit Card	Check Cash
YES	NO	Other income from sources not mentioned above	\$		Direct Deposit Debit Card	Check Cash

STATEMENT OF ASSET INFORMATION:

Do you or any household member listed above have the following assets? Please list current value(s) below

Jo you	o you or any nousehold member listed above have the following assets? Please list current value(s) below								
Have (Yes or No)		Asset Type		Current Value	Annual Income from Asset	Name of Household Member Who has the asset(s)			
YES	NO	Checking Account (s)	# of Accounts:	\$	\$	1.1			
YES	NO	Savings/Money Market Accts.	# of Accounts:	\$	\$				
YES	NO	Certificate of Deposit (CD)	# of Accounts:	\$	\$				
YES	NO	IRA or Annuities	# of Accounts:	\$	\$				
YES	NO	401K, 403B, 457A, etc.	# of Accounts:	\$	\$				
YES	NO	Any other Retirement Accts.	# of Accounts:	\$	\$				
YES	NO	Savings Bonds/Treasury Bills/ Stocks	# Owned:	\$	\$				
YES	NO	Trust Fund(s)	# of Accounts:	\$	\$				

YES	NO	Whole/Universal Life Insurance Policies # of Policies:	\$	\$		
YES	NO	Does anyone own any Burial Plot(s)	\$	\$		
YES	NO	Does anyone own any property or have equity in any real estate? (Homes, Mobile Homes, Land, Condos, Time Share, Commercial Rental or Other Rental Property)	\$	\$		
		If the property is owned, Is it for sale? YES NO				
YES	NO	Does anyone receive Rental Property Payments or Note Receivable	\$	\$		
YES	NO	Do you own collections (gems, art, coins, etc.) or any other property which is held as an investment	\$	\$		
YES	NO	Have you received or expecting to receive any <u>LUMP SUM PAYMENTS</u> from: Social Security Delayed payments, inheritances, capital gains, one-time lottery winnings, victims restitution, worker's compensation, disability or any type of insurance claims/settlements	\$	\$		
YES	NO	Do you have Cash on Hand	\$	\$		
YES	NO	Any other assets not listed above	\$	\$		
Does yo	our tota	l assets value \$5,000 or more?			YES	NO
Does any member of the household have an asset(s) owned jointly with a person who is NOT a member of the household? If yes, please explain:						
		any property within the last two years?			YES	NO
If yes, p		explain: osed of (given away) any assets within the last two years'			YES	NO
The ass	et(s) I/ r Marke	explain: Date asset(s) was disposed of (given away): We disposed of (gave away) was: et Value of the asset(s) disposed of (gave away) was: \$ ceived for the asset I/We Disposed of (if any):\$				
		STUDENT INF	ORMATION			
earning Will any calendar	a degr persoi year a	a student is any person part-time or full-time enrolle ree, certificate or other program leading to a recogning in the household be or have been students during at an educational institution (other than a corresponsible.	zed educationa g five calendar dence school) v	nl credential. months of this year or plan to be in with regular faculty and students?	the nex	
If yes, w	vho is	enrolled?	Name of Sch	nool:		
How is	the ed	ucation paid for?	What is the c	cost of Tuition per semester? \$		
Are AL	.L of th	ne persons in this household Full-time Student(s)?			YES	NO
Are an	y full-ti	me student(s) married and filing a joint tax return?			YES	NO
Are an	y stude	ent(s) enrolled in a job-training program receiving as	ssistance under	the Job Training Partnership Act?	YES	NO
Are any	y full-ti	me student(s) a TANF or a Title IV recipient?			YES	NO
Are an return?		ime student(s) a single parent living with his/her m	inor child who	is not a Dependent on another tax	YES	NO

STATEMENT OF ASSET INFORMATION CONTINUED:

	V 30 1 - 1 - 1 - 1	MEDICAL EXP	NSES	THE OF THE RESERVE AND A	
Type of Expenses		Family Member Who Pays		Monthly Amount	
	P	ET & ASSISTANCE	ANIMALS	ar terms with	
Please review the property pet/assistance	ce animal rules. The pre	esence of any animal mus	t be approved before the anim	nal is allowed to be kept in the unit.	
Do you plan to house an Animal? YES _	NO	If Yes, Provide the	e following information:		
Animal Type (dog, cat, bird, etc.)	Breed (if applicable)	Weight (full grown)	Is the animal a Service ani	imal required to assist with a disability? S NO	
			YES	- · · · ·	
		FRAUD STATE	MENT		
States Government. HUD and any owner collected based on the consent form. Use willfully requests, obtains or discloses any \$5,000. Any applicant or participant affects	(or any employee of HU of the information collector information under false ped by negligent disclosure responsible for the unauthor	TD or the owner) may be sued based on this verification oretenses concerning an approof information may bring conized disclosure or improper	bject to penalties for unauthorize form is restricted to the purpose licant or participant may be subjected ivil action for damages, and seek truse. Penalty provisions for mis	ulent statements to any department of the United ted disclosures or improper uses of information ses cited above. Any person, who knowingly or bject to a misdemeanor and fined not more than k other relief, as may be appropriate, against the susing the social security numbers are contained 8 (a) (6), (7) and (8)	
RESIDENT'S STATEMENT					
OWNER/MANAGER TO VERIFY ALL IN OBTAIN SUCH VERIFICATIONS. I/WE WITH TENANT SELECTION PLAN. I/W	NFORMATION PROVID EUNDERSTAND THAT E CERTIFY THAT I/WE ADE IN THIS APPLICA FALSE STATEMENTS	ED ON THIS APPLICATI SCREENING WILL BE C HAVE REVEALED ALL TION/CERTIFICATION A	ON/CERTIFICATION AND MY OMPLETED BY A CREDIT RI INCOME AND ASSETS AND RE TRUE AND COMPLETE T	REPORTING AGENCY IN ACCORDANCE ASSETS DISPOSED. I/WE FURTHER TO THE BEST OF MY/OUR KNOWLEDGE	
SIGNATURE OF HEAD OF HOUSEHOI	LD		DATE		
SIGNATURE OF CO-TENANT			DATE	3	
SIGNATURE OF CO-TENANT			DATE	======================================	
SIGNATURE OF CO-TENANT			DATE		

OWNER'S SIGNATURE

SIGNATURE OF OWNER'S/MANAGEMENT AGENT AUTHORIZED REPRESENTATIVE:

DATE _____



Habitat America, LLC is an Equal Housing Opportunity provider. It is our policy to treat all residents and visitors fairly and consistently without regard to race, color, religion, sex, national origin, disability, familial status, sexual orientation, gender identity or marital status. Habitat America, LLC and its employees comply with the provisions of Title VIII of the Civil Rights Act of 1968, the Fair Housing Amendments Act of 1988, and, to the extent applicable, the Americans with Disabilities Act. Furthermore this community complies with the State and Local fair housing regulations of the jurisdictions in which it is located.



Rev: 11/01/2015; TC/HUD 100

APPLICANT or CO-SIGNER CONSENT

"I hereby authorize <u>Overlook at Avalon</u> to obtain a consumer report, and any other information it deems necessary, for the purpose of evaluating my application. I understand that such information may include, but is not limited to, credit history, civil and criminal information, records of arrest, rental history, employment salary details, and/or any other necessary information."

"I hereby expressly release <u>Overlook at Avalon</u>, and any procurer or furnisher of information, from any liability whatsoever in the use, procurement, or furnishing of such information, and understand that my application information may be provided to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies."

"I understand that should I lease an apartment, <u>Overlook at Avalon</u> and its agent, shall have a continuing right to review my consumer report information, rental application, payment history and occupancy history for account review purposes and for improving application methods."

Applicant or Co-signer Signature	Date	
Applicant or Co-signer Signature	Date	
Applicant or Co-signer Signature	Date	
Applicant or Co-signer Signature	Date	
Community Manager/Agent's Signature		



PRIVACY PROTECTION ACT LETTER (Maryland)

Overlook at Avalon
(Property Name)

NOTICE OF DISCLOSURE FOR APPLICATION

As provided by the Maryland Privacy Protection Act of 1976, any one who is requested to provide personal information about himself must be informed whether he/she is legally required to provide such information, or whether he/she may refuse to supply the information requested. As an applicant for housing he/she is required to provide certain information that will enable <u>Habitat America</u>, <u>LLC</u> to complete the eligibility process for Section 42 Low Income Housing Tax Credit Program or other federal housing programs.

A Photostat or facsimile copy of your signature may be used to retrieve information required to determine gross annual income. It may be used to verify information listed on our application or re-certifications for the purpose of approval and/or retrieval of income and asset information during the compliance period of the property, deemed necessary for the Section 42 Low Income Housing Tax Credit Program or other federal housing program guidelines set forth for this property.

Your signature below indicates authorization to request verifications of necessary information concerning any income or asset sources by phone, fax or Photostat copy of this form, along with the necessary identifying verification form during the <u>declared compliance period</u> of this property.

The information requested will be used to determine an adjusted annual income, which you and your family receive from all income sources. This is necessary because the Rules and Regulations adopted pursuant to the Authority conferred on the Maryland Department of Housing and Community Development limit eligibility for initial occupancy to families whose adjusted income does not exceed certain established limits. In addition, it is necessary to know the composition of your family (number of dependents) so that the proper size of dwelling unit may be authorized for you and your family.

Although you are not legally required to provide the information requested, your failure to do so will result in our inability to determine your eligibility for housing in this development.

This paperwork is retained in your file and is subject to audits by Maryland Department of Housing and Community Development, 100 Community Place, Crownsville, Maryland, 21032. It is possible that information provided by you will be revealed to others for the purpose of confirmation or for other purposes in accordance with the Maryland Freedom of Information Act, but any information so supplied is subject to the safeguards of the Maryland Privacy Protection Act.

My/Our signature(s) below indicate my/our acceptance of the application for occupancy in its entirety.

Applicant #1 Signature	Date
Applicant #2 Signature	Date
Applicant #3 Signature	Date
Authorized Agent Habitat America, LLC	Date

EQUAL HOUSING Rev: 06/2007; 100A