



MUSTARD SEED DEVELOPMENT CENTER LENDER DISCLOSURE STATEMENT

NOTIFICATION 1: NOTIFICATION TO PARTICIPANTS THAT THEY ARE NOT OBLIGATED TO PURCHASE A HOME USING REFERRALS FROM ANY LENDER AND/OR LOAN OFFICER THAT MSDC MAY BE ASSOCIATED OR HAVE A PARTNERSHIP WITH

By law and regulations from Department of HUD, each MSDC participant interested in purchasing a home must be notified they are not obligated to purchase a home with any lender who has or who is currently working with MSDC and they are free to purchase their home with the lender of their choice.

MSDC is also required to provide all participants interested in purchasing a home a list of lenders in the area that offer the same or similar services and/or products before MSDC can assist the Homebuyer with purchase activities by allowing the participant to identify they have or have not selected the lender of their choice. Below we have provided you with a list of known lenders that offer the same or similar services pertaining to a home purchase.

Please acknowledge that you understand you are not obligated to purchase using any lenders associated with MSDC and have received referrals to lenders below. Also acknowledge your choice in what lender you have decided to work with.

Housing Agency Lender Referral

Lender Selection

	<u>Lender</u>	<u>Contact Person</u>	<u>City</u>	<u>Email Address</u>	<u>Phone #</u>	<u>✓</u>
1	Third Federal Savings & Loan	Jason Wagner	Clev	jasonwagner@thirdfederal.com	216-256-3272	☐
		Jennifer Pendergast	Akron	jennifer.pendergast@thirdfederal.com	330-945-6500	☐
		Valerie Barth Kodger	Akron	valerie.barthkodger@thirdfederal.com	330-836-8270	☐
2	Huntington National Bank	Bill Gaff	Akron	Bill.gaff@huntington.com	330-800-4657	☐
		Loan Officer at HB				☐
3	Flag Star Bank	TBA	Akron	TBA	TBA	☐
		Loan Off at Flag Star				☐
4	Cross Country Mortgage	Brandon Bromley	Ohio	Brandon.bromley@ccm.com	216-373-1358	☐
5	I have chosen to go with my own lender/loan officer/broker not listed above					☐
6	I have not decided at this time. I will contact MSDC once I/We determine what my/our choice will be.					☐

Participant(s) Signature

Date

MSDC Staff Witness

Date

Co-Participant(s) Signature

Date