Habitat for Humanity® of Kansas City

Empowering Kansas City with affordable homeownership.

together we build

Mortgage Lender Agreement

Habitat for Humanity of Kansas City (HabitatKC) envisions a community where everyone has a safe, decent and affordable place to call home. It is important to us that our mortgage lending partners share this vision.

HabitatKC has been funded by HealthForward and Jackson County for this cycle of down payment assistance (DPA). Each approved homebuyer will be awarded up to $10,000 that can be used towards down payment and closing cost with no second deed needed.

Terms & Conditions:

- HabitatKC has created marketing toolkit for Mortgage Lenders to use a template to insert their information in designated box on HabitatKC's flyer.
- It is prohibited to use other marketing materials outside of the ones provided by HabitatKC.
- The Homebuyer's income and debt must be accurately computed in accordance with state and federal mortgage regulations. It's important that the calculations are done without any exceptions or adjustments to ensure qualification for the DPA program. Any deviation could lead to Lender disqualification from further program participation.
- Mortgage Company can meet with HabitatKC's Development department for an introductory call regarding partnership expansion through volunteerism, community education, and donation.
- Mortgage Lender cannot explicitly nor implicitly guarantee DPA funding to a Homebuyer. This includes buyers referred to the Lender by HabitatKC.

Initial

☐ I have reviewed and agree to the terms and conditions above. I understand that non-compliance of the terms and conditions will result in termination of partnership with Habitat for Humanity of Kansas City's DPA Program.

Signature Date

Print Name Lender's Company

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