

## Anti-Steering Policy / Applicant Notice

Yates County Habitat for Humanity and Schuyler County Habitat for Humanity (Yates/Schuyler) provide lender recommendations to prospective borrowers which are designed to serve the applicant's best interest.

Yates/Schuyler discloses to applicants all relationships to mortgage lenders, law firms, home inspection companies, and all other related entities in support of our home sales activities. These disclosures aim to avoid conflicts of interest in the delivery of services required for the purchase and financing of your home.

You are encouraged to thoroughly evaluate all available services and products and are encouraged to choose the lender, loan, and attorney to meet your needs regardless of any recommendations made by Yates/Schuyler.

By signing this disclosure, I understand that I am not under any obligation to use any specific lender or lawyer to close the purchase of the Yates/Schuyler home.

X \_\_\_\_\_  
Applicant Signature (Primary)

X \_\_\_\_\_  
Applicant Signature (Secondary)

\_\_\_\_\_  
Date