Sound
FEDERAL CREDIT UNION

INSTRUCTIONS FOR HOME EQUITY APPLICATION

Applicants must complete both sides of the Home Equity Application in its entirety.

All borrowers must sign the application and all related documents. If loan qualification is based in whole or in part on the income of another individual, that individual must also complete and sign the application.

The following documentation is required at the time of application submission:

1. Completed and signed Home Equity Application
2. Signed Home Equity Loan Program Disclosure
3. Most recent pay stub(s) and prior year-end pay stub or Form W-2
4. If applicable, prior year-end Schedule E (rental income)
5. If self-employed, provide prior year tax returns, including Schedule C
6. Copy of your current primary identification (CT Driver's License)
7. Current statement(s) from any other mortgage holder(s) reflecting outstanding balance(s)
8. Evidence of property insurance coverage (Homeowner’s Insurance policy or Condominium Master Insurance Policy)

The Credit Union reserves the right to request additional documentation as necessary to complete the underwriting process.

Applications will not be considered complete until all required documentation has been received. Processing may be delayed if the application is incomplete.

Upon review, the applicant will be notified of the next steps in the loan process.

For questions regarding these requirements, please contact the Credit Union Loan Department at (203) 977-4701 option 3.

Originators:

Alex Cely – NMLS ID 2426797

Carolyn Evans – NMLS ID 405036

Shirley Heredia – NMLS 1215948

Stephen Tedesco – NMLS ID 748104

Jahmani Thornton – NMLS ID 2783205

SOUND FEDERAL CREDIT UNION HOME EQUITY LOAN PROGRAM APPLICATION

AMOUNT REQUESTED	REASON FOR CASH OUT	TYPE OF LOAN ☐ HELOC ☐ SECOND MORTGAGE
APPLICANT'S NAME		CO-APPLICANT'S NAME
STREET ADDRESS		STREET ADDRESS
CITY, STATE, ZIP CODE	HOW LONG	CITY, STATE, ZIP CODE / HOW LONG
DATE OF BIRTH / SOCIAL SECURITY NUMBER / HOME PHONE		DATE OF BIRTH / SOCIAL SECURITY NUMBER / HOME PHONE
PREVIOUS ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)		PREVIOUS ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)
CITY, STATE, ZIP CODE	HOW LONG	CITY, STATE, ZIP CODE / HOW LONG
EMPLOYER'S NAME		EMPLOYER'S NAME
EMPLOYER'S ADDRESS		EMPLOYER'S ADDRESS
LENGTH OF SERVICE / JOB TITLE / BUSINESS PHONE		LENGTH OF SERVICE / JOB TITLE / BUSINESS PHONE
PREVIOUS EMPLOYER (IF LESS THAN TWO YEARS WITH CURRENT EMPLOYER)		PREVIOUS EMPLOYER (IF LESS THAN TWO YEARS WITH CURRENT EMPLOYER)
LENGTH OF SERVICE / JOB TITLE / BUSINESS PHONE		LENGTH OF SERVICE / JOB TITLE / BUSINESS PHONE
NUMBER OF DEPENDENTS / ARE YOU ☐ MARRIED ☐ UNMARRIED ☐ SEPARATED		NUMBER OF DEPENDENTS / ARE YOU ☐ MARRIED ☐ UNMARRIED ☐ SEPARATED
NEAREST RELATIVE NOT LIVING WITH YOU		NEAREST RELATIVE NOT LIVING WITH YOU
ADDRESS		ADDRESS
RELATIONSHIP	HOME PHONE	RELATIONSHIP / HOME PHONE

MONTHLY INCOME	APPLICANT GROSS	CO-APPLICANT GROSS	TOTAL GROSS	MONTHLY HOUSING EXPENSES ON YOUR HOME	
REGULAR SALARY/WAGES				MORTGAGE PAYMENT (PRINCIPAL AND INTEREST	
OVERTIME				REAL ESTATE TAXES	
COMMISSIONS/BONUSES				INSURANCE	
DIVIDENS/INTEREST				HOMEOWNER ASSOCIATION DUES	
NET RENTAL INCOME				SECOND MORTGAGE PAYMENT	
OTHER (SEE NOTICE BELOW)				OTHER	
TOTAL				TOTAL	

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE DO NOT HAVE TO BE DISCLOSED UNLESS YOU WISH TO HAVE THEM CONSIDERED AS PART OF YOUR INCOME

SOURCES

PROPERTY TO BE MORTGAGED STREET ADDRESS CITY COUNTY STATE ZIP CODE

TYPE OF PROPERTY ☐ SINGLE FAMILY ☐ CONDO	WHEN PURCHASED MONTH YEAR	
ESTIMATED VALUE OF PROPERTY	PURCHASE PRICE	

MORTGAGE HOLDER'S NAME

ADDRESS

MORTGAGE LOAN NUMBER

ASSETS			LIABILITIES		
CHECKING ACCOUNTS	VALUE	PROVIDE CREDITOR'S NAME, ADDRESS, & ACCOUNT NUMBER (PLACE AN ASTERISK * BY ANY LIABILITY YOU PLAN TO PAY OFF WITH YOUR HOME EQUITY LOAN.	MO.PYMT.	BALANCE
BANK/CREDIT UNION NAME ACCOUNT NO.		PROPERTY LOANS - FIRST MORTGAGE		
BANK/CREDIT UNION NAME ACCOUNT NO.		PROPERTY LOANS - SECOND MORTGAGE		
SAVINGS ACCOUNTS		AUTOMOBILE LOANS/LEASES		
BANK/CREDIT UNION NAME ACCOUNT NO.				
BANK/CREDIT UNION NAME ACCOUNT NO.		CREDIT CARDS		
AUTOMOBILES (MAKE, MODEL, & YEAR)				
OTHER ASSETS				
		ALIMONY, CHILD SUPPORT, AND SEPARATE MAINTENANCE		
TOTAL ASSETS		TOTAL LIABILITIES		

OTHER REAL ESTATE OWNED (other than "Property to be Mortgaged" from other side)

ADDRESS OF PROPERTY	NAME OF OWNER(S)	RES./COMM.	MARKET VALUE	MORT. BAL	MO. PAYMENT	TAXES/INS.	GROSS RENT	NET RENT

FOR BOTH THE APPLICANT AND CO-APPLICANT (Please answer "yes" or "no" to each question.)	APPLICANT	CO-APPLICANT
Have you declared bankruptcy in the past 10 years? If yes, was it Chapter ☐ 7 ☐ 11 ☐ 13		
Have you had any garnishments, judgements, repossessions, or other legal action in the last seven (7) years?		
Are you currently party in a lawsuit? If yes, please explain on a separate sheet.		
Are you a co-maker on any other loan? If yes, please explain on a separate sheet.		

I certify that all statements herein are true and complete and are submitted for the purpose of inducing you to extend credit to me. I acknowledge that Title 18, Section 1014 of the U.S. Code makes it a federal crime for anyone to make false statements or reports or willfully overvalue property or securities for the purpose of inducing or influencing the action of a Credit Union on an application for a loan, extension, or renewal of the same, or for the acceptance, release, or substitution of collateral. I expressly authorize any person, partnership, association, firm, corporation, or personnel office or officer, upon your request, to furnish you information concerning me relevant to the review and evaluation of this application or any subsequent re-evaluation thereof.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Governmemt or certain types og loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encourged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular tyoe of loan applied for.)

BORROWER	CO-BORROWER
☐ I do not wish to furnish this information	☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ White	Race: ☐ American Indian or Alaska Native ☐ Asian
☐ Native Hawaiian or Other Pacific Islander	☐ Native Hawaiian or Other Pacific Islander
☐ Black or African American ☐ White	☐ Black or African American ☐ White
Sex: ☐ Female ☐ Male	Sex: ☐ Female ☐ Male

This application was taken by: ☐ Face-to face interview ☐ Mail ☐ Telephone ☐ Internet

MEMBER'S SIGNATURE DATE

CO-APPLICANT'S SIGNATURE DATE

ACTION TAKEN ☐ APPROVED AMOUNT _____ ☐ DENIED DATE _____ BY _____

SOUND FEDERAL CREDIT UNION
HOME EQUITY LOAN PROGRAM DISCLOSURES

To:

Name of Consumer	Street
Name of Consumer	Town State Zip Code

NOTICE OF RIGHT TO COUNSEL

You are filing with us a mortgage loan application. Pursuant to Connecticut P.A. 82-268 Sec. 6, you are hereby notified that:

1. You may have differing legal interests from us;
2. You may be represented by the attorney of your choice;
3. You may not be required to be represented by our attorney; and
4. You may direct any complaints concerning this section to the State Banking Department.

Each consumer signing below acknowledges receipt of this Notice of Right to Counsel.

NOTICE OF AVAILABILITY OF APPRAISAL

The Credit Union will make available, to any requesting member/applicant, a copy of the appraisal used in connection with that member's real estate related loan application. The appraisal shall be available for a period of 25 months after the applicant has received notice from the Credit Union of the action taken by the Credit Union on the real estate related loan application.

Written requests for copies of the appraisal should be sent to the following address:

Sound Federal Credit Union
37 North Ave
Norwalk, CT 06851

We will deliver a copy of the appraisal to you within 15 days of receipt of your written request.

ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURES

I/we hereby acknowledge receipt of the Notice of Right to Council, Notice of Availability of Appraisal, Settlement Costs Booklet, and, if applicable, the booklet entitled When Your Home is on The Line (for variable rate loans).

Consumer's Signature	Date
Consumer's Signature	Date

SOUND FEDERAL CREDIT UNION
SERVICING DISCLOSURE STATEMENT

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.), you have certain rights under Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. “Servicing” refers to collecting your principal, interest, and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practice and Requirements

If the servicing of your loan is assigned, sold or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale, or transfer of this servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of the transfer. The 15-day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notice must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a “qualified written request” to your servicer, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A “qualified written request” is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A business day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

The Credit Union will service your mortgage loan.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

_____	None
__X__	25% to 50%
_____	51% to 75%
_____	All

We have not previously assigned, sold, or transferred the servicing of first lien mortgage loans.

Acknowledgment of Mortgage Loan Applicant

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signatures below.
I/We understand that this acknowledgment is a required part of the mortgage loan.

_____ _____
Date Applicant Signature

_____ _____
Date Applicant Signature

CONNECTICUT ATTORNEY SELECTION

You have the right to select an attorney to represent you in this transaction. If you engage an attorney of your choice, it will be at your own expense. As required by Connecticut General Statutes 49-6d, this is also to advise you that:

1. You may have legal interests that differ from those of Sound Federal Credit Union, The creditor in this transaction;

2. Sound Federal Credit Union does not require that you be represented by their attorney;

3. You may waive your right to be represented by an attorney; and

4. You may direct any complaints concerning violations of this section to the Connecticut Department of Banking.

I/We hereby acknowledge receipt of this disclosure.

_____ _____

Applicant Signature Date

_____ _____

Applicant Signature Date

IMPORTANT TERMS OF THE HOME EQUITY LINE OF CREDIT
SOUND FEDERAL CREDIT UNION

This disclosure contains important information about our Home Equity Line of Credit (EQUITY LOAN). You should read it carefully and keep a copy for your records.

Availability of Terms: All of the terms described below are subject to change. If the terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

Security Interest: We will take a mortgage on your home. You may lose your home if you do not meet the obligations in your agreement with us.

Possible Actions: We can terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if:

(1) you engage in fraud or material misrepresentation in connection with the plan; (2) you do not meet the repayment terms of this plan; or (3) your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit line for:

(1) any reason mentioned above; (2) the value of the dwelling securing the line declines significantly below its appraised value for purposes of the line; (3) we reasonably believe that you will not be able to meet the repayment requirements due to a material change in your financial circumstances; (4) you are in default of a material obligation of the plan; (5) government action prevents us from imposing the ANNUAL PERCENTAGE RATE provided for under the plan; (6) the priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120% of the credit line; (7) a regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice; or (8) the maximum ANNUAL PERCENTAGE RATE is reached.

Minimum Payment Requirements: You can obtain advances of credit for 9 years and 6 months (114 months). This period is called the “draw period”. During the draw period, you can repay interest only; however, principal payments in any amount can be made at any time. Your required minimum monthly payment will be the interest accrued on the outstanding balance as of the last business day of the previous month.

After the draw period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance over 180 monthly statement periods (the “repayment period”). During the repayment period, payments will be due monthly. Your minimum monthly payment will be an amount required to repay the loan in full by the final payment date based on the prevailing interest rate and the remaining term of the loan.

Minimum Payment Example: If you made the minimum payments (of interest only), over a 9 year and 6 month period (the draw period) on an original advance of $10,000 at an ANNUAL PERCENTAGE RATE of 12.00%, you would make 114 (estimated) monthly payments of

$100.00 (interest only – estimated) leaving a (principal) balance of $10,000 (estimated) at the end of the draw period.

If that $10,000 remains outstanding at the beginning of the repayment period (the end of the draw period), then you would make an additional 180 monthly payments (of principal and interest), assuming a 12.00% ANNUAL PERCENTAGE RATE, of $120.03 (estimated).

Fees and Charges: We do not charge any fees to open and maintain a line of credit.

To open and maintain a line of credit, you must carry hazard insurance and flood insurance, if applicable, on the property that secures your loan. The insurance coverage must be at least equal to the maximum amount available under your credit limit, plus the amount of any prior mortgage on the property at the time your line of credit is opened.

You may have to pay fees to third parties (unless these fees are paid by the credit union) to open a line of credit. If you ask, we will provide you with an itemization of the fees you will have to pay to third parties.

Refundability of Fees: If you decide not to enter into this plan within three days of receiving this disclosure and the Home Equity brochure, you are entitled to a refund of any fee you may have already paid.

Transaction Limitations: The minimum credit advance you can receive is $500.00.

Tax Deductibility: You should consult a tax advisor regarding the deductibility of interest and charges for the plan.

Variable Rate Features: This plan has a variable rate feature and the ANNUAL PERCENTAGE RATE (corresponding to the periodic rate) and the minimum payment can change as a result. The ANNUAL PERCENTAGE RATE includes interest and no other costs.

The ANNUAL PERCENTAGE RATE is based on the value of an index. The index is the Prime Rate published in The Wall Street Journal. When a range of rates has been published, the highest rate is used. We then add a margin to the value of the index.

Ask us for current index value, margin and ANNUAL PERCENTAGE RATE. After you open a plan, rate information will be provided on periodic statements that we send you.

Rate Changes: The ANNUAL PERCENTAGE RATE can change monthly. There is no limit on the amount by which the rate may change in any one year period. The maximum ANNUAL PERCENTAGE RATE that can apply during the plan is 18.00%. The minimum ANNUAL PERCENTAGE RATE that can apply during the plan is 3.00%.

Maximum Rate And Payment Examples: If you had an outstanding balance of $10,000 the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE OF 18.00% would be $147.95. The maximum ANNUAL PERCENTAGE RATE could be reached during the first month.

If $10,000 was outstanding at the beginning of the repayment period, the maximum monthly payment during the repayment period would be (assuming an 18.00% ANNUAL PERCENTAGE RATE) $160.89. The maximum ANNUAL PERCENTAGE RATE could be reached during the first month.

Historical Examples: The following table shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single $10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from January of each year. While only one payment amount per year is shown, payments would have varied during each year of the draw period. The table assumes that no additional credit advances were taken, that only the minimum payments were made and that the rate remained constant during the year. It does not necessarily indicate how the index, or your payment(s) would change in the future.

MONTHLY AVERAGES OF THE PRIME RATE FOR JANUARY OF EACH YEAR

YEAR	INDEX PERCENT (%)	MARGINAL PERCENT * (%)	ANNUAL PERCENTAGE RATE (%)	MINIMUM MONTHLY PAYMENT ($)
DRAW PERIOD				
2011	3.25	+.75	4.00	33.33
2012	3.25	+.75	4.00	33.33
2013	3.25	+.75	4.00	33.33
2014	3.25	+.75	4.00	33.33
2015	3.25	+.75	4.00	33.33
2016	3.50	+.75	4.25	35.42
2017	3.75	+.75	4.50	37.50
2018	4.50	+.75	5.25	43.75
2019	5.50	+.75	6.25	52.08
2020	4.75	+.75	5.50	45.83
REPAYMENT PERIOD				
2021	3.25	+.75	4.00	73.69
2022	3.25	+.75	4.00	73.69
2023	7.50	+.75	8.25	96.36
2024	8.50	+.75	9.25	102.16
2025	7.50	+.75	8.25	96.36
2026	6.75	+.75	7.50	92.12

***This is a margin we have used recently.**

SOUND FEDERAL CREDIT UNION

AGREEMENT REGARDING CLOSING COSTS

In consideration for the payment by Sound Federal Credit Union for the closing costs for your Home Equity Loan, you will agree to reimburse Sound Federal Credit Union for said costs in the event that you pay the entire outstanding balance of the loan and close the account on or before one year after the disbursement date of the loan. If you pay the entire balance of the loan and close the account within the second year after the disbursement date of the loan you will agree to reimburse Sound Federal Credit Union for fifty (50%) percent of the closing costs.

Closing Cost Estimate on a Home Equity Loan:

Filing Fees	$30.00
Recording Fees – up to	$150.00
Legal Fee – up to	$350.00
Appraisal Fee – up to	$395.00
Flood Certification Fee	$15.00
Property Report and Property Report Insurance	$119.00

Total fees Paid by the Credit Union on Your Behalf **$1059.00**

These numbers are estimates. The exact numbers will be provided at time of closing.

_____ _____

Applicant Signature Date

_____ _____

Applicant Signature Date

NON-REFUNDABILITY OF ADVANCE FEE AGREEMENT

Provided by: Sound Federal Credit Union
37 North Avenue
Norwalk, CT 06851

Date: _____/_____/_____

Applicant Name(s): _____

Property Address: _____

The above-named applicants ("you" and "your") have applied for a residential mortgage loan from us, Sound Federal Credit Union (hereinafter, "we," "us, 't or "our"), repayment of which will be secured by real property you own. We are providing the following disclosure pursuant to applicable Connecticut law (CGS §36a-498).

Advance Fees and Charges:
We require the payment of the following advance fee and charges in connection with the processing of your application for a mortgage loan. This advance fee is **non-refundable.** That means that we will retain the fee even if your application for a mortgage loan is withdrawn or denied, unless otherwise required by law.

Fee	Description	Amount	Terms and Conditions of Refundability
Application Fee	Covers the lender's costs associated with evaluating the application and determining loan eligibility and approval.	$250.00	**Non-refundable**

This disclosure only describes fees that are payable prior to closing. You may be obligated to pay additional fees and charges in connection with your loan at closing. We will provide you with additional disclosures that describe those fees and charges.
Should you have any questions, comments, or complaints about our processing of your loan application, please contact the following designated person at the address and/or telephone number below.

Stephen Tedesco — Date
Executive Vice President, Chief Lending Officer
NMLS ID 748104

Acknowledgment:

By signing below, you acknowledge receipt of a copy of this disclosure prior to your payment of any advance fee. This disclosure is neither a contract nor a commitment to lend.

Applicant Signature — Date

Applicant Signature — Date

NEGATIVE INFORMATION NOTICE

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer-reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit-scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer-reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender:

Sound Federal Credit Union
37 North Ave
Norwalk, CT 06851
203.977.4701

If you have questions concerning your credit score or the credit information furnished to you, contact the consumer-reporting agency:

Trans Union Consumer Relations Department
PO Box 1000
2 Baldwin Place
Chester, PA 19022
800.888.4213

Homeownership Counseling Agencies

The following is a list of 10 U.S. Department of Housing and Urban Development approved homeownership counseling agencies nearest to our locations. You may also find other approved counseling agencies by contacting Consumer Financial Protection Board at 855-411-2372.

Housing Development Fund, Inc
100 Prospect St
Stamford, CT 06901-1696
Website: hdfconnects.gov
Phone: 203-969-1830
Email Address: www.info@hdfconnects.org
Languages: English, Portuguese, Spanish

Navicore Solutions
243 Tresser Blvd
Suite 23
Stamford, CT 06901
Website: www.navicoresolutions.org
Phone: 866-472-4557
Email: housing@navicoresolutions.org
Languages: English, Spanish

Urban League of Southern Connecticut
2777 Summer Street
Stamford, CT 06905-4318
Website: www.ulsc.org
Phone: 203-327-5810 Ext. 108
Email Address: www.vtspell@ulsc.org
Languages: English, Spanish

Human Development Services of Westchester, Inc.
26 N Main Street
Port Chester, NY 10573
Website: Not provided
Phone: 914-835-8906
Email: Not provided
Languages: English

Westchester Residential Opportunities, Incorporated
470 Mamaroneck Avenue
Suite 410
White Plains, NY 10605
Website: www.wroinc.org
Phone: 914-428-4507
Email: info@wroinc.org
Languages: English, French, Italian, Spanish

Building Neighborhoods Together (BNT)
570 State Street
Bridgeport, CT 06604
Website: www.bntweb.org
Phone: 203-290-4255
Email: reception@bntweb.org
Languages: English, Spanish

Connecticut Housing Partners
1235 Huntington Turnpike
Trumbull, CT 06611
Website: cthousingpartners.org
Phone: 203-359-6940
Email: Not provided
Languages: English

Capital for Change
10 Alexander Drive
Wallingford, CT 06492
Website: www.capitalforchange.org
Phone: 860-233-5165
Email: info@capitalforchange.org
Languages: English

NeighborWorks New Horizons
235 Grand Avenue
New Haven, CT 06513
Website: www.neighborworksnewhorizons.com
Phone: 203-562-4514
Email: info@nwnh.net
Languages: English, Spanish

NEST
193 Grand Street 3rd FL
Waterbury, CT 06702
Website: nestct.org
Phone: 203-753-1896
Email: info@nestct.org
Languages: English, Spanish