
disclaimers

nondiscrimination and affirmative action

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 80580.

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 1.800.877.2432, TDD/TTY 303.297.7305, CHFA1981 Blake Street, Denver CO 80202-1272, available weekdays 8:00am to 5:00pm.

authorization/certification

As a political subdivision of the State of Colorado working to create opportunities for a better Colorado, Colorado Housing and Finance Authority (CHFA) reserves the right to publicize financing under its Business Finance Division. If provided a loan or other financing through one of CHFA's Commercial programs, the borrower or sponsor authorizes the use of the development, owner, sponsor, and/or business name in the marketing of this program. The applicant authorizes any insurance agent or company to provide copies of policies of insurance with respect to the Project, borrowers or guarantors, including without limitation copies of any life insurance policies. The applicant certifies to CHFA that without the participation in the CCS program, the applicant would not be willing to provide financing at the terms outlined in this application.

CORA exception to confidentiality

As a political subdivision of the State of Colorado, CHFA is subject to the Colorado Open Records Act (CORA) C.R.S. §§ 24-72-201, et seq., which requires CHFA to permit inspection and copying of certain public records. Applicants should be aware that documents submitted to CHFA pursuant to this loan application may be subject to inspection by the public. If an Applicant believes that certain information included in the loan application is subject to exclusion under CORA, the Applicant should specifically delineate such information and state the specific exclusion. CHFA shall consider such statements in its response to requests for inspection under CORA. CHFA will notify the Applicant if a request is made for such information so that the Applicant may take any action it deems necessary to defend against the request. The Applicant, not CHFA, shall be the entity responsible for defending against CORA disclosures for any records.

important information

The following uses and activities shall not be conducted in or on the Project: Activities which are illegal under federal, state, or local laws; selling, producing, or displaying sexually oriented material (e.g., adult book stores, adult video stores, adult theaters, etc); non-medical massage services; a business generating greater than fifty percent (50%) of its revenues from the sale of alcoholic beverages (breweries, wineries and distilleries are excluded from this rule); a business or organization that discriminates in its membership or facility usage on the basis of race, color, national origin, religion, gender, age, disability, citizenship status, marital status, sexual orientation, or any other status protected by law; gambling activities (not including sale of state sanctioned lottery tickets); selling or dispensing products illegal under federal, state or local laws; religious services, instruction of overtly sectarian activities; pawn brokering; making "payday" or short term loans by an entity that is not a bank, credit union, savings and loan or other banking institution; and escort services. Loans which have closed or funded prior to execution of the program's Deposit Agreement will not be eligible for cash collateral support.

lender signature

Signature

Date

Title

Is the above authorized to sign documents on behalf of the lender?

Yes

No

lender narrative

Explain the economic benefit to the community or state that will, or is expected to, result from the project.

Special notes to CHFA about project