

**Hill Development Corporation of New Haven**

*Kerri B. Kelshall-Ward  
Deputy Administrator of Housing Counseling*

**Mortgage Pre-Qualification Notice**

I \_\_\_\_\_ hereby understand and acknowledge that Hill Development Corporation of New Haven (“HDC”) does not refer clients to, or require clients to use, any particular mortgage companies, mortgage brokerages or other financial institutions.

I further understand and acknowledge that HDC simply provides clients with an opportunity, at their discretion, to meet with a mortgage lender or mortgage broker in order to discuss mortgage financing options, to determine possible resources for downpayment and closing costs and to pre-qualify for a mortgage that offers a low interest rate and minimum fees.

I further understand and acknowledge that I should “interview” a minimum of three (3) mortgage loan officers in order to effectively compare mortgage loans, fees, points, terms and interest rates. I can use the HDC Mortgage Rate and Fee Checklist, HDC Preliminary Mortgage Assessment Worksheet, HDC Mortgage Affordability Worksheet and the HDC Mortgage Pre-Qualification Status Worksheet as a resource to help me in this process.

\_\_\_\_\_  
Primary Client Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Primary Client Signature

\_\_\_\_\_  
Secondary Client Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secondary Client Signature