VICTORY
WHOLESALE LOANS

Champions Funding LLC Disability Incentive Program

Dear Mortgage Brokers and Borrowers,

At Champions Funding LLC ("Champs"), we are committed to making homeownership accessible to all, especially to those who are underbanked and underserved. As a Community Development Financial Institution (CDFI), we are excited to inform you about a new opportunity that can significantly benefit borrowers who have disabilities.

Why Disclose a Disability?

Effective December 7, 2023, the Community Development Financial Institutions Fund (CDFI Fund) has recognized persons with disabilities as an approved Other Targeted Population (OTP). ***This means that if you, the borrower, have a disability, you can now receive special pricing discounts and incentives on your mortgage loan.*** By disclosing your disability, you help us serve you better and take advantage of these financial benefits.

Benefits of Disclosing a Disability:

1. Pricing Discounts: Borrowers who disclose a disability may qualify for reduced interest rates and other financial incentives.
2. Tailored Support: Champs offers specialized services and support to make the mortgage process more accessible and accommodating.
3. Enhanced Access to Capital: By identifying as a person with a disability, you help us ensure that capital is effectively deployed to those who need it most.

Your Privacy is Our Priority:

We understand that your personal information is sensitive. Champs collects this information solely for the purpose of providing you with the best possible financial products and services. Your information will be kept confidential and shared only with approved affiliates as necessary.

Impact Attestation for Persons with Disabilities:

To take advantage of these benefits, you will need to complete the attached Impact Attestation form. This form allows you to voluntarily disclose your disability and attest to its existence. Below is a brief overview of the attestation process:

1. Self-Reporting: You can self-report your disability by checking the appropriate box (Physical or Mental) and specifying the nature of your disability.
2. Documentation: If you have written documentation from a medical professional, you may submit it to Champs for verification. However, *if you are unable to provide such documentation at this time, self-reporting is sufficient*.
3. Voluntary and Confidential: Your disclosure is entirely voluntary and will be kept confidential.

Types of Disabilities:

The Americans with Disabilities Act (ADA) recognizes a wide range of disabilities. Below is a non-exhaustive list of conditions that may qualify:

- Physical Disabilities: Mobility impairments, visual impairments, hearing impairments, chronic health conditions, respiratory disorders, neurological disorders.
- Mental and Psychological Disabilities: Mental health conditions, cognitive disabilities.
- Other Disabilities: Speech and language impairments, developmental disabilities, sensory processing disorders.

For a more detailed list, please refer to the attached document.

Next Steps:

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1. Complete the Impact Attestation Form: Fill out the form and return it with your loan application.
2. Submit Documentation (if available): Provide any written documentation from a medical professional, if available.
3. Enjoy the Benefits: Take advantage of the pricing discounts and incentives available to you.

We are here to help you every step of the way. If you have any questions or need assistance, please do not hesitate to contact your mortgage broker.

Thank you for choosing Champs. We look forward to helping you achieve your homeownership goals.

Sincerely,

Champions Funding LLC

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Americans with Disabilities Act - List of Disabilities That May Qualify

The Americans with Disabilities Act (ADA) does not provide an exhaustive list of specific disabilities. Instead, the ADA defines a disability as a physical or mental impairment that substantially limits one or more major life activities. Major life activities include, but are not limited to, walking, talking, seeing, hearing, breathing, working, and performing manual tasks. The ADA also covers individuals with a history of such an impairment, or who are perceived by others as having such an impairment.

However, many conditions are commonly recognized as disabilities under the ADA. Below is a non-exhaustive list of disabilities that may qualify:

Physical Disabilities

1. **Mobility Impairments**
   - Amputation
   - Arthritis
   - Cerebral Palsy
   - Multiple Sclerosis (MS)
   - Muscular Dystrophy
   - Paraplegia, Quadriplegia
   - Spina Bifida
   - Spinal Cord Injury
2. **Visual Impairments**
   - Blindness
   - Low Vision
3. **Hearing Impairments**
   - Deafness
   - Hard of Hearing
4. **Chronic Health Conditions**
   - Alcoholism
   - Diabetes
   - Epilepsy
   - HIV/AIDS
   - Cancer
   - Cardiovascular Disease
   - Chronic Fatigue Syndrome
   - Crohn's Disease
   - Cystic Fibrosis
   - Lupus
   - Severe Allergies
   - Asthma
5. **Respiratory Disorders**
   - Chronic Obstructive Pulmonary Disease (COPD)
   - Asthma
6. **Neurological Disorders**
   - Parkinson's Disease
   - Epilepsy
   - Traumatic Brain Injury (TBI)
   - Tourette Syndrome

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Mental and Psychological Disabilities

1. **Mental Health Conditions**
   - Major Depressive Disorder
   - Bipolar Disorder
   - Schizophrenia
   - Anxiety Disorders
   - Post-Traumatic Stress Disorder (PTSD)
   - Obsessive-Compulsive Disorder (OCD)
   - Panic Disorders
   - Borderline Personality Disorder
2. **Cognitive Disabilities**
   - Intellectual Disabilities
   - Learning Disabilities (e.g., Dyslexia, Dyscalculia)
   - Attention Deficit Hyperactivity Disorder (ADHD)
   - Spectrum Disorder (ASD)
   - Down Syndrome

Other Disabilities

1. **Speech and Language Impairments**
   - Stuttering
   - Voice Disorders
   - Language Processing Disorders
2. **Developmental Disabilities**
   - Autism Spectrum Disorder (ASD)
   - Down Syndrome
   - Fetal Alcohol Syndrome
2. **Sensory Processing Disorders**
   - Sensory Processing Disorder (SPD)

The ADA's broad definition ensures that many individuals with various types of impairments are covered, including those that may not be immediately visible or commonly recognized. The key consideration is whether the condition substantially limits one or more major life activities.

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Impact Attestation
Persons With Disability

Champions Funding, LLC ("Champs"), a United States Department of Treasury-certified Community Development Financial Institution ("CDFI"), has the primary purpose of providing access to capital to underbanked/underserved communities and populations. Champs serves underbanked borrowers, including Persons with Disabilities ("PWD"), through the origination of single-family residential mortgage loans to increase and maintain homeownership. To increase its impact within underbanked markets, Champs routinely offers economic incentives to its target borrowers including PWD. In an effort to track and analyze effectiveness of capital deployment, Champs collects Non-Public Information ("NPI") data which will not be shared unless with approved affiliates. The following is an attestation that the borrower has either a mental or physical disability and the submission of this information was done so voluntarily.

Attestation: I, _____ hereby attest that I have a (check one):

☐ Physical

☐ Mental

☐ No, I do not have a disability

disability of _____. As a result of this disability, I am considered a "Person with Disability" which is recognized as protected class under the Americans with Disabilities Act (ADA) and Fair Housing Act (1988).

I further attest, should I have written documentation appearing on official letterhead from a medical professional/agency, it will be provided to Champs solely for documentation and reporting purposes to determine its continued effectiveness of providing capital to the PWD community. However, if I am currently unable to provide written documentation regarding my disability, I am hereby self-reporting the above mentioned disability.

If a disability is noted above and said disability ceases to exist, I agree to notify Champs in writing within 90 days.

Furthermore, I attest that this information is true and has been provided to Champs voluntarily.

_____

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