

**WAIVER OF MARYLAND'S ACCESS TO PUBLIC RECORDS ACT
and AUTHORIZATION TO USE INFORMATION**

The undersigned authorizes the Department of Housing and Community Development (the "Department") to make such inquiries as necessary, including, but not limited to, credit inquiries in order to verify the accuracy of the statements made by the applicant and to determine the creditworthiness of the applicant.

In accordance with Executive Order 01.01.1983.18, the Department advises you that certain personal information is necessary to determine your eligibility for financial assistance. Availability of this information for public inspection is governed by Maryland's Access to Public Records Act, State Government Article, Section 10-611 et seq. of the Annotated Code of Maryland (the "Act"). This information will be disclosed to appropriate staff of the Department or to public officials for purposes directly connected with administration of this financial assistance program for which its use is intended. Such information may be shared with State, federal or local government agencies, which have a financial role in the project. You have the right to inspect, amend, or correct personal records in accordance with the Act.

The Department intends to make available to the public certain information regarding projects recommended for reservation of funds by the Neighborhood Business Development Program. The information available to the public will include the borrower's name; the name, location, and description of the project; and the amount of financial assistance. This information may be confidential under the Act. If you consider this information confidential and do not want it made available to the public, please indicate that in writing and attach the same to this application.

The Department desires to disclose information about your project to the Maryland General Assembly or other State officials or their staff, local government officials or their staff, other lenders and funding sources, and small business technical advisors. Such information may include your name; photo of the project and/or borrower; the name, location, and description of your project; the date and amount of financial assistance awarded by the Department; the terms of your financial assistance, including interest rate, repayment obligation, use of funds, and security interest taken; and the sources, amounts, and terms of other funding used to complete your project, including your capital contribution. This information may be confidential under the Act. If you do not want this information made available to the above-referenced parties, you must attach to this application your written objection. You agree that not attaching an objection constitutes your consent to the information being made available to the above-referenced parties and a waiver of any rights you may have regarding this information under the Act.

I have read and understand the above paragraph. Applicant's Initials: _____

Anyone who knowingly makes, or causes to be made, any false statement or report relative to this financial assistance application for the purposes of influencing the action of the Department on such application shall be subject to criminal prosecution, a fine of up to \$50,000, and/or imprisonment of up to five years.

The undersigned hereby certifies that the development proposed in this application can be accomplished in accordance with the development budget set forth herein and further certifies that the information set herein and in any attachments in support hereof is true, correct, and complete to the best of his/her knowledge and belief.

Authorized Signature

Type Name and Title

Date