

Home Repair Loan Program

A. PERSONAL INFORMATION

Head of Household: _____ Age: _____
 Social Security: _____
 Address: _____ Phone: _____
 City: _____ State: _____ Zip: _____

Race of Head of Household:
 White Black/African American Asian Other Multi Racial
 Hispanic:
 Yes No
 Marital Status:
 Single Married Unmarried

Name of Spouse: _____ Age: _____
 Social Security: _____

All persons living with you	Relationship	Age	Sex	Social Security #
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Are either you or your spouse handicapped or disabled? Yes No
 If YES, what is the nature of the condition? _____

Are either you or your spouse related to any individual who is employed by the agency administering this loan?
 Yes No
 If YES, what is the relationship? _____

B. FAMILY INCOME CALCULATION

Monthly Income Amount (Before Taxes): _____
 Pay Frequency: Weekly Bi-weekly Bi-monthly Monthly
 Social Security: _____ Child Support/Alimony: _____
 Families First: _____ Other (Specify): _____

C. PROPERTY INFORMATION

Do you own the home that needs repairs? Yes No

Have you owned and occupied your property for at least the last 3 years? Yes No

Do you currently have homeowner's insurance? Yes No Are your property taxes current? Yes No

Has a home or hazard insurance claim been filed for your property in the last 12 months, for the repairs you are seeking assistance? Yes No

If YES, please explain: _____

Is the home a: House Trailer If the home is a trailer, do you own the land it is on? Yes No

Is there a mortgage on your home? Yes No If YES, what is your payment? \$ _____ per month

Please explain the repairs that you are requesting. (If more space is required, use a separate sheet of paper)

D. AUTHORIZATION

To the best of my knowledge, I certify that the information in this application for assistance through the HomeWorks Community Lending, LLC Home Repair Loan Program is true and correct. I further certify that the address listed is my principal residence. I will comply with the HomeWorks Community Lending, LLC Home Repair Loan Program rules and regulations if assistance is approved. I also certify that I am aware that providing false information on the application can subject the individual signing such application to criminal sanction up to and including a Class B Felony.

Applicant

Date

Applicant

Date

Please submit the following with this application:

1. Proof of income (30 days paystubs, copy of award letters, etc.)
2. Copy of property tax receipts
3. Copy of Homeowner's insurance

Authorization and Release of Information – Applicant

I hereby authorize any person, employee, or officer of any agency, association, or institution to disclose my personal information to HomeWorks Community Lending, LLC upon written request and provision of this authorization and release. Information that I authorize the release includes:

1. Verification of my past and/or present employment
2. References from my past and/or present landlords
3. Verification of public assistance

This authorization is executed with full knowledge and understanding that HomeWorks Community Lending, LLC and/or it's agents will take measures to protect the aforementioned information from unauthorized disclosure to any parties not having a legitimate need for it in the discharge o the business, duties or responsibilities of HomeWorks Community Lending, LLC.

I RELEASE the aforementioned person, corporators, agencies, associations, and institutions, as well as their employees, agents, and representatives from any and all liability or damages resulting from any decision made by HomeWorks Community Lending, LLC and/or any of its agents on account of compliance or any attempts at compliance with this authorization.

A copy of this authorization shall be as effective and valid as the original. This authorization shall be valid for thirty-six (36) months from the date it is signed.

Date

Street Address (not P.O. Box)

Print Name of Applicant

City State Zip

Signature of Applicant

Area Code Telephone Number

Social Security Number

Date of Birth

Information for Government Monitoring Purposes

Applicant Name _____

Co-Applicant Name _____

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information in order to monitor our compliance with federal equal credit opportunity and fair housing laws. You are not required to provide this information. We will not take this information (or your decision not to provide it) into account in connection with your application or credit transaction. The law provides that a lender may not discriminate based on this information or based on whether or not you choose to provide it. If you choose not to provide the information, under federal regulations we are required to note it on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-Binary Birthdate: ____/____/____ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-Binary Birthdate: ____/____/____ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

To be completed by the person conducting the interview

This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By Mail <input type="checkbox"/> By Telephone	Interviewer's Name (print or type)
	Interviewer's Signature _____ Date _____
	Interviewer's phone number _____

Privacy Statement

HomeWorks Community Lending, LLC recognizes that privacy and confidentiality are important to our applicants, homebuyers, home repair recipients, tenants and homeowners. While collecting, storing, and retrieving applicant, homebuyer, home repair recipient, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications, law enforcement checks and payment history – internal controls are maintained to ensure security and confidentiality. We collect nonpublic personal information about you from the following sources:

- Information we receive from you verbally, on applications and on other forms;
- Information through your transactions with us and third parties; and
- Information we receive from consumer-reporting agencies

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as accountants, auditors, and mortgage servicing agents;
- Closing attorneys and title companies;
- Insurance providers;
- Consumer-reporting and/or credit-reporting agencies; and
- Nonprofit organizations and government agencies for grant purposes.

We do not disclose any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law.

HomeWorks Community Lending, LLC's employees and volunteers are subject to a privacy policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. HomeWorks Community Lending does not share personal information with marketing companies.

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against 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 monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at:



Southeast Region
Federal Trade Commission
Suite 1500
225 Peachtree Steet, NE
Atlanta, GA 30303

OR

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the HomeWorks Community Lending, LLC program.

I have read and understand the privacy statement and the ECOA notice listed above:

Applicant Signature

Date

Co-Applicant Signature

Date



3 Limited Centre St
Johnson City, TN 37601
Phone: (423) 232-5097
Fax: (423) 926-0034
hwclending.org

HOME REPAIR LOAN PROGRAM

LOAN APPROVAL

DATE: _____

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, _____ has applied to HomeWorks Community Lending, LLC for a loan in the amount of \$ _____ to make certain eligible repairs on the following described real estate:

Property Address

NOW, THEREFORE, BE IT RESOLVED AS FOLLOWS, that HomeWorks Community Lending, LLC agrees to provide assistance to _____ in the amount of \$ _____ in order to perform eligible repair activities described in previously submitted and approved application documents according to the provisions of HomeWorks Community Lending, LLC's Home Repair Loan Program.

DATED this _____ day of _____, 20 ____ .

Program Administrator