

HOME IMPROVEMENT LOAN –3.99%

Request for Service



CUSTOMER INFORMATION			
Borrower		Co-Borrower	
Social Security No.	Date of Birth	Social Security No.	Date of Birth
Address (Street)		Address (Street)	
(City, Zip)		(City, Zip)	
Phone: Home	Cell/Work	Phone: Home	Cell/Work
Email		Email	
Are you a citizen of the United States? YES <input type="checkbox"/> NO <input type="checkbox"/>		Are you a citizen of the United States? YES <input type="checkbox"/> NO <input type="checkbox"/>	
Have you received federal funding for home improvement activities in the last 12 months? YES <input type="checkbox"/> NO <input type="checkbox"/>		Have you received federal funding for home improvement activities in the last 12 months? YES <input type="checkbox"/> NO <input type="checkbox"/>	
EMPLOYMENT INFORMATION			
Name of Employer		Name of Employer	
Number of Years	Self Employed? YES <input type="checkbox"/> NO <input type="checkbox"/>	Number of Years	Self Employed? YES <input type="checkbox"/> NO <input type="checkbox"/>
Employer Address		Employer Address	
Position		Position	
Business Phone	Annual Income	Business Phone	Annual Income
HOUSEHOLD INFORMATION: PLEASE INCLUDE ALL HOUSEHOLD MEMBERS, ESPECIALLY THOSE AGE 7 OR YOUNGER			
<i>Please list ALL persons currently living in your household. (Use and attach separate sheet of paper if additional space is needed)</i>			
Name	Date of Birth	Annual Salary (If any)	Source of Income
PROPERTY INFORMATION			
Address of Property to be improved (street, city, zip)			# of Units
Property you are renovating is your Primary Residence? YES <input type="checkbox"/> NO <input type="checkbox"/>		Property Deed/Title in the name of	
		Are your property taxes escrowed? YES <input type="checkbox"/> NO <input type="checkbox"/>	
<i>Please list institutions or persons with mailing addresses of those who hold a mortgage on the property.</i>			
Name	Address		Balance
Please describe needed Repair Items (attach another sheet of paper if needed):			
RENTAL PROPERTY INFORMATION			
Address of Rental Property (Street, City, Zip)			
Do you receive rental income? YES <input type="checkbox"/> NO <input type="checkbox"/>	If yes, monthly amount:	Any tenants under seven years of age? YES <input type="checkbox"/> NO <input type="checkbox"/>	
<i>Please list institutions or persons with mailing addresses of those who hold a mortgage on the property.</i>			
Name	Address		Balance

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INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish this information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian American <input type="checkbox"/> White	Race <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian American <input type="checkbox"/> White
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female

SIGNATURE SECTION

I certify to the truth of my statements above and authorize the Lender to obtain credit reports in connection with this application and any Loan or Account established hereby, as well as any update, renewal, extension, review or collection thereof. If it does, I will, upon request, be informed of that fact and each credit bureau's name and address. I also authorize the Lender to verify with others any information contained in this application and to report its transactions with me. I authorize the Lender to share information I have provided on this application and any other information relevant to my home improvement service with any of the Program partners, including but not limited to the St. Lawrence County Housing Council.

All statements made in this application are true and are made for the purpose of requesting home improvement services. I understand that it may be a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Home HeadQuarters, Inc., its agents and/or assignees, reserves the right to inspect any and all work associated with a Home Improvement Loan, Energy Improvement Loan or grant or any other Home HeadQuarters' financial product or service. In compliance with federal lead regulations, the federal government requires that Home HeadQuarters inspect all homes to be assisted for possible defective paint surfaces.

This Request For Service in no way guarantees or implies funding and/or service through Home HeadQuarters, its agents and/or assignees.

Signature of Borrower	Date
Signature of Co-Borrower	Date

PROGRAM DETAILS**

- 3.99% fixed interest rate (**APR- Annual percentage rate 4.562%**)*
- Loans of up to \$15,000 (based on eligibility)
- No home equity required
- Available throughout Central & Upstate NY
- Owner occupants only
- Flexible terms
- No contractor bid requirements
- Home inspection may be required
- Most major energy home repairs eligible
- No income eligibility requirements
- Home improved must be primary residence
- Your choice of contractor (Must provide general liability & worker's compensation insurance.)

***Assumes a loan of \$15,543 with a term of 7 years.**

**BEST PROGRAM FOR YOU

There may be other programs available which offer lower interest rates and/or a grant component depending on your household income and/or the neighborhood in which you live. Home HeadQuarters will always work to place you in the best possible program and will notify you should a different program be available to you.

You must submit the following documentation to Home HeadQuarters for your application to be processed:

1. Copy of the recorded deed to your home.
2. Proof of occupancy, and property taxes and water bill must be current.
3. Proof of income for all members who reside in the household (i.e. 3 recent pay stubs; benefit letter for SSI, Social Security, pension, unemployment, disability, etc.).
4. Copy of federal tax returns from the last 2 years.
5. Bank Statements from the last 3 months.
6. Copy of declarations page of homeowner's insurance stating current policy period, amount of coverage & listing of all mortgages against the property.
7. Copy of picture I.D. (i.e. driver's license)

990 James Street • Suite 100 • Syracuse, NY 13203 • Tel (315) 474-1939 • Fax (315) 474-0637 • www.homehq.org

