# 1% HOME REPAIR LOAN\* SOLVAY/TOWN OF GEDDES HOMEOWNERS





Please fill out this application form completely, sign and date it, and review the checklist of required documents to ensure your application packet is complete. **Applications without all supporting documents cannot be accepted.** 

<b>CUSTOMER INFORMAT</b>	ION						
Borrower Name:			Co-Borrower Name:				
Social Security Number:			Social Security Number:				
Date of Birth:			Date of Birth:				
Address (Street):			Address (Street):				
(City, Zip):			(City, Zip):				
Please circle preferred method of communication below			Please circle preferred method of communication below				
Home Phone: Cell:		Home Phone: Cell:					
Email:			Email:				
Are you a citizen of the United States? YES NO			Are you	a citizen of the	e United S	tates? YES NO	
<b>EMPLOYMENT INFORM</b>	MATION						
Name of Employer:			Name of Employer:				
No. of Years	Self Emplo	yed? YES 🗌 NO 🗌	No. of Y	ears	Self Er	mployed? YES 🗌 NO 🗌	
Employer Address:			Employe	er Address:			
Position:			Position:				
Annual Income:			Annual Income:				
HOUSEHOLD INFORMATION							
Please list ALL persons cur	rently living i	i <mark>n your household.</mark> (at	tach sept	arate sheet of p	oaper if n	eeded)	
Estimate annual income if necessary. Please indicate if any household members are full-time students.							
Estimate annual income if	necessary.	Please indicate if any	househol	d members are	full-time	students.	
Estimate annual income if Name	necessary. I	Please indicate if any Date of Birth		d members are val Income	full-time	students. Source of Income	
	necessary. I				full-time		
	necessary. F				full-time		
	necessary. F				full-time		
	necessary. I				e full-time		
	necessary. F				e full-time		
Name  RENTAL PROPERTY INF	ORMATION	Date of Birth			e full-time		
RENTAL PROPERTY INFO	ORMATION	Date of Birth  NO  NO	Annu		e full-time		
RENTAL PROPERTY INFO	ORMATION Ome? YES [	Date of Birth  N NO , Zip):	If yes, mo	val Income	e full-time		
RENTAL PROPERTY INFO	ORMATION TO STREET, City The same of the s	NO Date of Birth  NO Date of Birth	If yes, mo	nthly amount:		Source of Income	
RENTAL PROPERTY INFO Do you receive rental inco Address of rental property Are there any tenants und Please list institutions or pe	ORMATION TO STREET, City The same of the s	NO Date of Birth  NO Date of Birth	Annu  If yes, mo	nthly amount:		Source of Income rental property.	
RENTAL PROPERTY INFO	ORMATION TO STREET, City The same of the s	NO Date of Birth  NO Date of Birth	If yes, mo	nthly amount:		Source of Income	
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RENTAL PROPERTY INF Do you receive rental inco Address of rental property Are there any tenants und Please list institutions or pe Name  PROPERTY INFORMATI	ORMATION ome? YES [ (Street, City der the age of rsons and m	NO Date of Birth  NO Date of Birth  NO Date of Birth	If yes, mo	nthly amount:	e on the	Source of Income rental property.	
RENTAL PROPERTY INFO Do you receive rental inco Address of rental property Are there any tenants und Please list institutions or pe Name  PROPERTY INFORMATI Is the property you are ren	ORMATION Ome? YES (Street, City der the age orsons and m	N NO Date of Birth	If yes, mo	nthly amount:		Source of Income rental property.	
RENTAL PROPERTY INF Do you receive rental inco Address of rental property Are there any tenants und Please list institutions or pe Name  PROPERTY INFORMATI	ORMATION ORMATION ORMATION (Street, City der the age of rsons and m	N NO Date of Birth	If yes, mo	nthly amount: nold a mortgag	e on the	Source of Income rental property.	





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Please list institutions or persons and mai	lling addresses of th	nose who hold a mort	gage on th	e property.			
Name		Address		Balance			
Please describe needed repair items with estimated costs (attach another sheet of paper if needed):							
Repair Item	n(s)	Estimated Cost		Estimated Cost			
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   I do not wish to furnish	this information	CO BORROWER	] I do not wi	sh to furnish this information			
Ethnicity: Hispanic/Latino Not H	Hispanic/Latino	Ethnicity: 🗌 Hispa	nic/Latino	☐ Not Hispanic/Latino			
Race:  American Indian, Alaskan Native  Black or African American  Native Hawaiian or other Pacific Islar	Race:  American Indian, Alaskan Native Asian American Black or African American White Native Hawaiian or other Pacific Islander Other						
Sex: Male Female		Sex: Male Female					
SIGNATURES							
I authorize Home HeadQuarters, Inc. (HHQ) to obtain credit reports in connection with this application and any loan or account established, as well as any update, renewal, extension, review or collection thereof. HHQ will use the credit report to confirm my residency address, review existing credit obligations, payment history, and determine whether my income is eligible to support a loan payment. Upon my request, HHQ will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report. I understand that credit inquiries have the potential to impact my credit score.							
I also authorize HHQ to verify any information contained in this application with other parties and to report its transactions with me. I authorize HHQ, 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.							
I certify that all statements made in this application are true and are made for the purpose of requesting home improvement services.							
Home HeadQuarters, Inc., its agents and/or assignees, reserves the right to inspect any and all work associated with a home improvement loan or grant or any other HHQ financial product or service.							
This application in no way guarantees or implies funding and/or service through Home HeadQuarters, Inc., its agents and/or assignees.							
Signature of Borrower				Date			
Signature of Co-Borrower				Date			

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### SUPPORTING DOCUMENT CHECKLIST

Thank you for choosing Home HeadQuarters, Inc. for your financing needs. For your application to be processed, you must submit copies of the following documentation:

Please note, we are unable to accept incomplete applications. All supporting materials must be submitted at the time of application to Home HeadQuarters' Lending Department.

Ш	Copy of the recorded deed to your nome with legal description diffached (schedule A)
	Copy of declarations page of your homeowner's insurance policy stating current policy period, amount of coverage & listing of all mortgages against the property
	Proof of income for all members who reside in the household (e.g., 3 recent pay stubs; benefit letter for SSI, Social Security, pension, unemployment, disability, etc.). If a household member does not have any income, including workers compensation, unemployment, etc., please submit a signed and dated written statement from that person attesting that they do not have any income. If a household member is a full time student over the age of 18, please provide a current semester course schedule showing name and number of credits being taken.
	Copy of Federal Tax Returns from the last 2 years. If you do not file Federal Tax Returns, please submit a signed and dated written statement attesting that you do not file.
	Three (3) months most recent consecutive bank statements for all accounts. Submit all pages.
	Copy of picture I.D. (e.g., driver's license)

#### \*NOTES

- Interior/Exterior work
- Maximum loan amount \$25,000
- Income eligible homeowners may receive a grant of up to \$2,500 as part of their loan.



