



# HOME IMPROVEMENT LOAN: Regular Rehab

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.**

## CUSTOMER INFORMATION

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 contact below Email or Phone call*

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Home: \_\_\_\_\_ Cell: \_\_\_\_\_ Home: \_\_\_\_\_ Cell: \_\_\_\_\_

Email: \_\_\_\_\_ Email: \_\_\_\_\_

Are you a citizen of the United States  Yes  No Are you a citizen of the United States  Yes  No

## EMPLOYMENT INFORMATION

Name of Employer: \_\_\_\_\_ Name of Employer: \_\_\_\_\_

No. of Years \_\_\_\_ Self Employed  Yes  No No. of Years \_\_\_\_ Self Employed  Yes  No

Employer Address: \_\_\_\_\_ Employer Address: \_\_\_\_\_

Position: \_\_\_\_\_ Position: \_\_\_\_\_

Annual Income: \_\_\_\_\_ Annual Income: \_\_\_\_\_

## HOUSEHOLD INFORMATION

**Please list ALL persons currently living in your household** *(attach separate sheet of paper if needed)*

Estimate annual income if necessary. Please indicate if any household members are full-time students

| Name  | Date of Birth | Annual Income | Source of Income |
|-------|---------------|---------------|------------------|
| _____ | _____         | _____         | _____            |
| _____ | _____         | _____         | _____            |
| _____ | _____         | _____         | _____            |
| _____ | _____         | _____         | _____            |
| _____ | _____         | _____         | _____            |

## RENTAL PROPERTY INFORMATION

Do you receive rental income?  Yes  No If yes, monthly amount: \_\_\_\_\_

Address of rental property (Street, City, Zip): \_\_\_\_\_

Are there any tenants under the age of six?  YES  NO

Please list institutions or persons and mailing addresses of those who hold a mortgage on the rental property.

| Name  | Address | Balance |
|-------|---------|---------|
| _____ | _____   | _____   |



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## PROPERTY INFORMATION

Is the property you are renovating your Primary Residence?  YES  NO # of Units \_\_\_\_\_

What would you estimate is the market value of your property? \_\_\_\_\_

Property Deed/Title in the name of: \_\_\_\_\_

## Credit and Legal Information

|  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| Have you recently applied to any other lenders for a loan to address your housing needs? | <input type="checkbox"/> | <input type="checkbox"/> |

Are you presently, or have you ever been involved with:

|             |                          |                          |
|-------------|--------------------------|--------------------------|
| Bankruptcy? | <input type="checkbox"/> | <input type="checkbox"/> |
|-------------|--------------------------|--------------------------|

|                      |                          |                          |
|----------------------|--------------------------|--------------------------|
| Judgment or Lawsuit? | <input type="checkbox"/> | <input type="checkbox"/> |
|----------------------|--------------------------|--------------------------|

|   |                          |                          |
|---|--------------------------|--------------------------|
| Liens (other than a First or Second Mortgage) on your property? | <input type="checkbox"/> | <input type="checkbox"/> |
|---|--------------------------|--------------------------|

|                         |                          |                          |
|-------------------------|--------------------------|--------------------------|
| Any other Legal Claims? | <input type="checkbox"/> | <input type="checkbox"/> |
|-------------------------|--------------------------|--------------------------|

|                              |                          |                          |
|------------------------------|--------------------------|--------------------------|
| Is this property in Probate? | <input type="checkbox"/> | <input type="checkbox"/> |
|------------------------------|--------------------------|--------------------------|

If you answered yes to any of these, please explain: \_\_\_\_\_

## 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

Ethnicity:  Hispanic/Latino  
 Not Hispanic/Latino

Race:  
 American Indian, Alaskan Native  
 Black or African American  White  
 Native Hawaiian or Other Pacific Islander  
 Asian American  Other

Sex:  Male  Female

Education:  HS/GED  Bachelor's  
 Master's  Other

Co-Borrower  I do not wish to furnish this information

Ethnicity:  Hispanic/Latino  
 Not Hispanic/Latino

Race:  
 American Indian, Alaskan Native  
 Black or African American  White  
 Native Hawaiian or Other Pacific Islander  
 Asian American  Other

Sex:  Male  Female

Education:  HS/GED  Bachelor's  
 Master's  Other

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## SIGNATURES

I authorize Neighborhood Housing Services of Baltimore (NHS) 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. NHS 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, NHS 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 NHS to verify any information contained in this application with other parties and to report its transactions with me. I authorize NHS, 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.

Neighborhood Housing Services of Baltimore, 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 NHS financial product or service.

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**Signature of Borrower**

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**Date**

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**Signature of Co-Borrower**

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**Date**

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## REQUIRED SUPPORTING DOCUMENTS

- Copy of the recorded deed to your home with legal description attached (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.
- Bank Statements from the last 3 months
- Copy of picture I.D. (e.g., driver's license)
- If Self-Employed provide 2 year tax returns and Year-to-date profit and losses

## PROGRAM DETAILS

- Loans of up to \$30,000 (based on eligibility) – some loans may be **deferred (no pay-back)** based on your gross annual household income and family size
- Home Equity Required
- Property taxes, water bill, and mortgage (if any) must be current
- Home improved must be your primary residence
- Primary Residence must be in Baltimore City