

LILY DALE ELF



The Lily Dale Equity Loan Fund provides low-interest loan funds for water hook-ups and other life/safety and emergency home repairs.

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.

IS YOUR REPAIR AN EMERGENCY?

☐ Leaking Roof ☐ No Heat ☐ No Hot Water ☐ Sewage Back-up ☐ Other: _____

COVID IMPACT

Have you had a COVID-19 related impact (i.e. job loss, loss of income) at any time during the pandemic? ☐ Yes ☐ No

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):
<i>Please circle preferred method of communication below</i>	<i>Please circle preferred method of communication below</i>
Home Phone: Cell:	Home Phone: Cell:
Email:	Email:

EMPLOYMENT INFORMATION

Name of Employer:		Name of Employer:	
No. of Years	Self Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	No. of Years	Self Employed? <input type="checkbox"/> YES <input type="checkbox"/> NO
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:

PROPERTY INFORMATION

Is the property you are renovating your Primary Residence? ☐ Yes ☐ No # of Units

Property Deed/ Title in the name of:

Are your property taxes escrowed? ☐ Yes ☐ No

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

Name	Address	Balance

Please describe needed **repair items with estimated costs** (attach another sheet of paper if needed):

****We strongly encourage you to get an estimate from a contractor as soon as possible.****

Repair Item

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 wish to furnish this information

Ethnicity

☐ Hispanic or Latino ☐ Not Hispanic or Latino

Ethnicity

☐ Hispanic or Latino ☐ Not Hispanic or Latino

Race

☐ American Indian, Alaskan Native ☐ Asian American
☐ Black or African American ☐ White
☐ Native Hawaiian or other Pacific Islander ☐ Other

Race

☐ American Indian, Alaskan Native ☐ Asian American
☐ Black or African American ☐ White
☐ Native Hawaiian or other Pacific Islander ☐ Other

Gender ☐ Male ☐ Female ☐ Other: _____

Gender ☐ Male ☐ Female ☐ Other: _____

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

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**
- ☐ **Copy of picture I.D.** (e.g., driver's license, passport, benefits card)