



**DEPENDENTS**

Name	Age	Sex

**PERSONS LIVING IN HOME**

Name	Age	Sex

**EMPLOYMENT DATA**

Applicant Employed By \_\_\_\_\_ Years \_\_\_\_\_

Address of Employer \_\_\_\_\_

Occupation \_\_\_\_\_ Yearly Gross Salary \$ \_\_\_\_\_

Other Income (Social Security, ADC, Child Support, General Assistance, Dividends, etc)

\$ \_\_\_\_\_ Per Year                      Source \_\_\_\_\_

Spouse Employed By \_\_\_\_\_ Years \_\_\_\_\_

Address of Employer \_\_\_\_\_

Yearly Gross Salary \$ \_\_\_\_\_

**PURCHASE AND MORTGAGE DATA**

Date Purchased \_\_\_\_\_ Purchase Price \_\_\_\_\_

Present Mortgage Balance \$ \_\_\_\_\_ Mortgagor \_\_\_\_\_

Address \_\_\_\_\_

Land Contract: Original Amount \$ \_\_\_\_\_

Present Land Contract Balance \$ \_\_\_\_\_ Title Holder \_\_\_\_\_

Address \_\_\_\_\_

2nd Mortgage (Equity Account): Original Amount \$ \_\_\_\_\_

Present Mortgagor \_\_\_\_\_ Address \_\_\_\_\_

Mortgage payment current?  Yes  No Property tax payment current?  Yes  No

Homeowner's insurance payment current?  Yes  No

Are taxes included in mortgage payment?  Yes  No

Is insurance included in mortgage payment?  Yes  No

Insurance Company Name \_\_\_\_\_

Policy Number \_\_\_\_\_

**ASSETS, SAVINGS, ETC.**

Savings \$ \_\_\_\_\_ Where \_\_\_\_\_

Checking \$ \_\_\_\_\_ Where \_\_\_\_\_

Bonds \$ \_\_\_\_\_ Kind \_\_\_\_\_

Stocks \$ \_\_\_\_\_ Kind \_\_\_\_\_

List any other \_\_\_\_\_

**PRESENT MONTHLY HOUSING EXPENSES**

*Not all items may be germane to every applicant.*

House Payment (Principal and Interest)		\$ _____
Equity Loan (Principal and Interest)		\$ _____
Taxes (Home)		\$ _____
Special Assessment		\$ _____
Home Insurance		\$ _____
Utilities		
Electricity		\$ _____
Gas/Oil		\$ _____
Telephone		\$ _____
Cell Phone		\$ _____
Water/Sewer		\$ _____
Cable		\$ _____
Maintenance		\$ _____
Car Payments	1. _____ 2. _____	Total: \$ _____
Auto Insurance		\$ _____
Health Insurance		\$ _____
Life Insurance		\$ _____
Charge Account Payments		\$ _____
Food		\$ _____
Other _____		\$ _____
	<b>TOTAL</b>	\$ _____

Is your home in trust?            \_\_\_\_\_ Yes            \_\_\_\_\_ No

Have you ever been obligated on a home loan or home improvement loan which resulted in foreclosure, deed in lieu of foreclosure, or judgment?            \_\_\_\_\_ Yes            \_\_\_\_\_ No

Have you ever claimed bankruptcy or had any judgments or garnishments filed against you? \_\_ Yes \_\_ No

If you answered YES to either of the above, explain: \_\_\_\_\_

**Program Notes:**

- To assist as many applicants as possible, qualified applicants will be allowed only one home improvement loan under this program.
- Once approved, if you choose to withdraw from the program anytime prior to contract signing, there will be a 12 month waiting period from the date of withdraw before you may again apply to the program.
- If any code violations are identified and you chose not to proceed with the home rehabilitation loan, the Building Department will be notified and you will be responsible for correcting the violations.
- You must report the income for all persons living in the home. Failure to do so may result in immediate dismissal from the program.
- Failure to provide required documentation may result in a delay in the processing of your application.

**The Home & Property Improvement program is governed by the Sterling Heights Housing Commission. Complete program guidelines are available upon request.**

I (we) have included the following information (do not send original documents, copies only):

- Most current completed, dated and signed** MI Homestead Property Tax Credit Claim Return, Michigan Tax Return, and Federal Income Tax Return, including W-2's, 1099's etc. **for all persons living in the home.**
- Schedule C and balance sheet if self-employed, corporation or DBA
- Divorce settlement (if applicable); mortgage payoff; other liens
- Copy of Form 1099, if receiving Social Security benefits
- Warranty Deed; Quit Claim Deed
- Copy of current homeowner's insurance policy declaration
- Copy of current Mortgage Statement, showing how much you owe on your home.
- A list of repairs I would like included in the work specifications.
- A copy of current homeowner's picture identification

**IMPORTANT--READ BEFORE SIGNING**

I (we) certify that I (we) am (are) the owner(s) and occupant(s) of this property, and that the above statements are true, accurate, and complete to the best of my (our) knowledge and belief. Any fraudulent statement may be grounds for dismissal from the Program.

My permission is hereby given to obtain verification of the above information from any source named herein.

\_\_\_\_\_  
(DATE)

\_\_\_\_\_  
(SIGNATURE OF APPLICANT)

\_\_\_\_\_  
(DATE)

\_\_\_\_\_  
(SIGNATURE OF APPLICANT)