## Section Two

# AFFORDABLE HOUSING LOTTERY APPLICATION



#### **Maplewood Estates**

#### Rockland, MA

#### AFFORDABLE HOUSING LOTTERY APPLICATION

Name	Home Phone ( )
Address	Cell Phone ( )
Address	Work Phone ( )
Social Security #	Email Address

Number of Household Members (circle one): 1 2 3 4 5 6 7 8

Complete the following section for each Household Member

	Applicant	Member #2	Member #3	Member #4
Name				
Age				
D.O.B.				
Soc. Sec. #				
Employer				
School Name				
Relationship				
	Member #5	Member #6	Member #7	Member #8
Name				
Age				
D.O.B.				
Soc. Sec. #				
Employer				
School Name				
Relationship				

The developer, staff and consultants are committed to the intent and spirit of both state and federal fair housing laws in the selection of lottery applicants. They will not knowingly discriminate against any protected class in the selection of applicants

Please refer to the definition in Frequestions:	quently Asked	Questions, Page 6, i	n this Lottery Pac	kage to answer the foll	owing
Are you claiming an exception to th	e "First Time	Homebuyer" rule?	If so please indica	ate which exception:	
Displaced Homemaker Single Parent Elderly household member (5 Own a property Own a residence not permane Own a residence not in comp	ently affixed	te or local codes			
Please Explain:					
Please list the address of any home, years. Please include a copy of the	, land or prope Deed or HUD	rty that any househo Settlement Sheet fo	old member has or or each property.	wned or had joint intere	est in the past three
Property #1					
Property #2					
MINORITY STATUS: Affirmative Marketing Goa		optional section	that you may	complete to assist	in meeting
	Applicant	Co-Applicant	Dependent	Dependent	
Black or African American Hispanic or Latino					
Asian Pacific Islander					
Native Hawaiian Native American	441				
Alaska Native Other (non white)	VAND				
Where/how did you learn abo Newspaper	ut the lotter	Real E	state Book		
Relative Friend		Co-wo: First T	rker ime Homebuyer	s Class	
Church		Civic/S	Social Organizat eck Insert		
Veteran's Agent Lending Institution Email	on	Flyer		y which website)	
-		www.			

MARKETING INFORMATION: Write your answer in the space provided and please be as specific as possible)			
How did you find out about this affordable housing opportunity?			
Have you or will you apply to other housing lotteries? (Circle one)	YES	NO	
Please list the names of the developments and their location for which you are	applying for.		
	e applying for.		

#### INCOME AND ASSET INFORMATION:

Please complete the following section listing income for <u>ALL</u> household members including children. Include the most recent statements for each account and all other supporting documentation.

Trms of Agot	Name:			Type of Acet.	Name:		
Type of Acct.	Acct. Number	Balance	Amt. Pd. Monthly	or Income	Acct. Number	Balance	Amt. Pd. Monthly
				Checking			
Checking				Savings			
Savings				Unemployment			
Unemployment				Worker's Comp.			
Worker's Comp.				Social Security			
Social Security				SS Disability			
SS Disability				Alimony			
Alimony				Child Support			
Child Support	D.T	<u> </u>		Type of Acct.	Name:		
Type of Acct.	Name:		Amt. Pd.	<u> </u>			Amt. Pd.
or Income	Acet. Number	Balance	Monthly	or Income	Acet. Number	Balance	Monthly
Checking				Checking			
Savings				Savings			
Unemployment				Unemployment			
Worker's Comp.				_Worker's Comp.			
Social Security				Social Security			
SS Disability				SS Disability			
Alimony				Alimony			
Child Support				Child Support			

If you need additional space, please use a separate piece of paper.

### EMPLOYMENT INFORMATION:

Name:	Name:	
Occupation:	Occupation:	
Employer Name:	Employer Name:	
Employer Address	Employer Address:	
Employer Phone:	Employer Phone:	
Employer Email:	Employer Email:	
Supervisor's Name:	Supervisor's Name:	
Date of Hire:	Date of Hire:	
Hourly Wage:	Hourly Wage:	
Average Weekly Tips:	Average Weekly Tips:	
Hours per Week:	Hours per Week:	
Weekly Gross Amount:	Weekly Gross Amount:	
	Annual Salary:	
Annual Salary:		
refer to the section of the application title "	tirement accounts such as 401K, Keogh, etc. If Frequently Asked Questions.  Its may receive monetary gifts from friends or that 1.5% of down payment is from their own	relatives to assist with down payment.
Do you expect a monetary gith letter, from expected.		NO purce of funds and that no repayment is
STOCKS, BONDS & CD'S: All numbers and value.		
Do you have any stocks, bon If yes, list value \$	ds or CD's? (Circle one) YES and enclose the last three quarterly por	NO rtfolio statements.
• RETIREMENT, 401K AND K	EOUGH ACCTS:	
Do you have any of these acc If yes, are you employed or i	counts? (Circle one) YES NO retired?	
Are you making occasional value of yes, how much are you reconstitutions.	withdrawals? (Circle one) YES ceiving per month? \$	NO
What is the total value of all	accounts? \$E	Enclose last 3 quarterly statements.

#### **SECTION 8:**

Do you currently have a Section 8 Voucher from a Housing Authority? (Circle one) YES	NO
If yes, which agency issued your voucher or subsidy?	
ANTICIPATED CHANGES IN INCOME:	
Are you expecting a change in any household members income in the next 12 months? (Circle on	ne) YES NO
If yes, please explain.	
REAL ESTATE:	
Are you, or anyone on this application, entitled to receive any amount of money from the sale of Allowned or through an upcoming court settlement? (Circle one) YES NO	NY property currently
If yes, please explain.	
For property you plan on selling you must submit all of the following:	

- Attach a copy of a broker's opinion of the property

  Attach a statement from your lender showing your current balance on your mortgage or outstanding loans

#### **HOME BUYER CERTIFICATION**

I/We certify that I/We have read the entire lottery package including the Frequently Asked Questions.
I/We certify that we are first time homebuyers as defined within the Frequently Asked Questions.
I/We certify that our household is persons; and that our household income does not exceed the income limits provided in the Lottery Information Packet.
I/We certify that our household is able to provide the minimum down payment required and closing costs.
I/We certify that I/we have read the Deed Rider Summary and understand the purchaser obligation there under or shall seek legal or other counsel for further explanation and understanding.
I/We certify that we comply with the maximum asset limitations of \$75,000.
I/We certify that Lottery Agent or any other employee shall not be held liable for any decisions made pertaining to the applicants' eligibility or their application.
Information missing from the application, including, but not limited to the following could be considered an incomplete application, thus being ineligible for the lottery.
<ul> <li>Lender pre-approval letter (not pre-qualification)</li> <li>Income documentation (as indicated on checklist)</li> </ul>
We understand that the <b>initial determination of eligibility</b> (for entry into the lottery) does not guarantee that we are eligible to purchase one of the affordable homes. A final determination of eligibility will be made by the Monitoring Agent. This determination will require additional documentation including but not limited to 3 years tax returns, 5 most recent pay stubs, last 3 months bank statements, etc.
I/We understand that if selected I/we will be offered a specific home. I/we will have the option to accept or reject. If I/we reject the available home I/we will be moved to the bottom of the waiting list and may not have another opportunity to purchase at this development.
Program requirements and guidelines are established by the DHCD, MassHousing and the Monitoring Agent. I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by the project-monitoring agent, is final.
I/We certify that no member of our family has a financial interest in this development.
I/We have completed the application and have reviewed and understand the process in qualifying to purchase one of the affordable homes.
I/We believe we are qualified based upon the information in the Lottery Packet.
I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury.
APPLICANT SIGNATURE DATE
CO-APPLICANT SIGNATURE DATE

#### **AUTHORIZATION TO RELEASE**

I/We hereby authorize the Developer, Lottery Agent, Monitoring Agent and the Municipality to inquire of credit agencies, employer, banking institutions and lending institutions to allow and assist them to determine my/our determination of eligibility of an affordable home. In addition, we hereby authorize any lender, Mortgage Company or mortgage broker to whom we apply for a mortgage in conjunction with our application to release any and all information regarding our loan application.

This authorization includes all mortgage application information provided to the lender including, but not limited to credit reports, other loan applications, assets, employer information, etc.

APPLICANT SIGNATURE	DATE
CO-APPLICANT SIGNATURE	DATE

#### **CHECK LIST**

#### DID YOU REMEMBER TO ENCLOSE THE FOLLOWING:

Your application may not be considered complete without the following documents. Incomplete or ineligible applications will not be entered into the lottery.

- Completed and signed application
- Last four pay stubs (regardless of weekly or bi-weekly pay periods)
- □ Last three years State and Federal tax returns including w-2's, 1099's, etc.
- Pre Approval letter from a bank stating your household qualifies for a mortgage to purchase an affordable home.
- Any additional <u>income documentation</u> such as but not limited to social security, pension, and alimony.
- Last three months checking and savings account bank statements from each bank that you hold accounts in. (All financial documents must show the account holders name, address and account number. All pages of banking statements must be submitted even if blank.)
- All asset information including evidence of the value of CDs, brokerage statements, etc.
- Signed Homebuyer Disclosure Statement
- □ Narrative stating applicant's history for last 2 years including work, and information such as marriage, divorce and personal information you may want us to know. (attach to application)
- Child support documentation

Here's a Tip for you! It is always best to send in your application and documentation a few weeks earlier than the due date to allow yourself time to obtain additional or missing information if it is needed.

All applications must be received **BY MAIL RETURN RECEIPT or HAND DELIVERED** no later than **September 4, 2013**. It is recommended that the application be submitted as soon as possible and should be mailed in sufficient time to arrive no latter than the due date, preferably one week early. Late and incomplete applications received after the **due date of September 4, 2013** will not be accepted under any circumstances.

In order to obtain proof of delivery, we suggest that you mail your application and supporting documentation "Certified Return Receipt" or if hand delivered with a request of proof of delivery to:

Maplewood Estates Housing Lottery c/o Dawn Cunha 109 Rogers Street South Dartmouth, MA 02748

A "Certified Return Receipt" or proof of hand delivery will provide you proof of when you application was received. We are not responsible for lost or late applications.

## Section Three

## ARCHITECTURALS SITE PLAN

(Architecturals Subject to change without notice)

## Section Three

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