



265 North Clinton Avenue • Rochester, NY 14605 • Phone 585-325-4663 • Fax 585-325-4864

Welcome to the **ULR HOME STORE!**

This is a great opportunity to buy your new home or a beautifully remodeled home or an existing home. We can assist you in locating **grants, closings cost and down payment** assistance, as well as finding **low interest rate mortgages**.

The **Home Store** provides individualized counseling for potential buyers who are ready to **buy now** and for those who are **6-18 months** from becoming homeowners. These services will give you the information you need to make good decisions **when you buy** your home and **after you move in**.

For quicker service, please gather the documents listed (HOME BUYERS DOCUMENTS CHECKLIST) on the second page and MAKE ALL COPIES of all that apply to your household.

Due to expenses and the quantity of applications received **we CANNOT make copies for you**. Therefore, we ask that your personal information be copied **before** returning it to us along with your completed application. We **WILL NOT ACCEPT original documents under any circumstances**.

Purchase offers will not be accepted if dated before the commitment of HPAP grant funds.

We look forward to helping with all the little details that will make your home ownership dream come true.

*** APPLICANT, PLEASE REMOVE THIS PAGE. IT PROVIDES PROGRAM AND CONTACT INFORMATION. THANK YOU**



Urban League of Rochester, NY, Inc.



A program operated by the Urban League of Rochester, NY, Inc

Revised (03/08)

HOME BUYERS DOCUMENT CHECKLIST

PLEASE, complete the application and include photocopies of all documents requested below. Unfortunately, we cannot make copies for you.

- a. **4 current pay stubs** for all persons in household over the age of 18.
- b. **2006 and 2007 tax returns including W-2'S** for all persons in the household over the age of 18. If you cannot locate your tax returns or if you did not file a return, please contact the IRS Office at **1-800-829-1040** to request a **TAX RETURN TRANSCRIPT**.
- c. **Other income** (pension, disability, child support, SSI, etc.)
- d. **Bank statement** (checking and savings)
- e. **Picture I.D. and social security card** for members **OVER** the age of 18
- f. **Birth certificate and social security card** for members **UNDER** the age of 18
- g. **\$15.00** (check or money order) for a tri-merge credit report, made out to **"Urban League of Rochester"**

Sign and date the application, an incomplete application cannot be processed. You will be notified by phone and/or mail in 7-10 days. **Incomplete applications cannot be processed.**

- **APPLICATION AND DOCUMENTS WILL NOT BE RETURNED.**

If you have problems filling out this application, please feel free to call us at (585) 325-4663 and any representative will be able to assist you.

INCOME ELIGIBILITY REQUIREMENTS

The buyer's total household income cannot exceed the following income limits:

<u>Household Size</u>	<u>Gross Household Income</u>
1	\$ 35,900
2	\$ 41,050
3	\$ 46,150
4	\$ 51,300
5	\$ 55,400
6	\$ 59,500
7	\$ 63,600
8	\$ 67,700

**THE HOME STORE
 PROGRAM APPLICATION**

CURRENT HOUSEHOLD

APPLICATION DATE: _____

Applicant #1 Name	M.I.	Last name	D.O.B.	Social security	Age
Applicant #2 Name	M.I.	Last name	D.O.B.	Social security	Age
Dependent(s)			D.O.B.	Social security	Age
			D.O.B.	Social security	Age
			D.O.B.	Social security	Age
			D.O.B.	Social security	Age

CURRENT ADDRESS

Street number	Street Name	Apt #/PO Box	
City	State	Zip	County

PHONE NUMBER

WHO AND THE BEST TIME TO CALL

HOME
WORK
MOBILE

 Email address

HOW DID YOU HEAR ABOUT THE HOME STORE? _____ (friend, relative, church, word of mouth, orientation, advertisement, Realtor, other)

DO YOU CURRENTLY HAVE A REALTOR? (If yes please give name, company & phone #) _____

ARE YOU CURRENTLY WORKING WITH A BANKER? (If yes please give name, company & Phone #) _____

HOME OWNERSHIP

- I (we) have not owned a house in the past 3 years
- I (we) no longer own a house due to a divorce or a legal separation.
- I (we) currently own a house or have an offer on a house.

INCOME

List all sources of income for you and your household over the past 12 months. Include full time employment, part-time employment, unemployment, pensions, Social Security, disability, child support, public assistance, interest and/or dividends, etc.

WHO RECEIVES	TYPE OF INCOME	START DATE	END DATE	GROSS MONTHLY INCOME
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

If any raises, promotions or changes in employment are anticipated, please comment below. Also use this space for any other comments or explanations.

I _____ have been employed at the same employer for _____ years.

I _____ have been employed at the same employer for _____ years.

I (We) have lived at my current address for _____ years.

LONG TERM DEBTS

List all the debts and/or loans that will not be paid off in the next 8 months. (For example: car loans, student loans, credit accounts, furniture and appliance payments, etc.)

WHO PAYS	TYPE OF DEBT	PAID TO WHOM	ESTIMATED MONTHLY PAYMENT
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

I (We), _____, as a ULR Home Store Program applicant(s) acknowledge that the information provided accurately describes my (our) household and identifies all of my (our) household over the past 12 months. I (We), understand that this application information that I (we) provide will be used to determine program(s) and/or subsidy(ies) eligibility and may also be used to estimate lending eligibility. This information will not be shared with other organizations beyond those involved with the program(s) without the applicant(s) prior approval. Verification requests will occur on an as needed basis, to named income sources, only after approval by the applicant(s). Additional information and/or documentation may be requested from the applicant(s) to determine eligibility for this program or other specific programs and/or subsidies. I (We) authorize the Home Store to check our credit history by requesting a credit report to assist in estimating lending eligibility and in developing corrective strategies as needed. The information I (we) have provided is complete, accurate and true.

Signature

Date

Signature

Date

VOLUNTARY INFORMATION, WHICH WILL ASSIST THE UNITED WAY:

The information requested below is for the United Way of Greater Rochester monitoring: This information is requested by the United Way in order to monitor the Urban League of Rochester's compliance with equal credit opportunity and fair housing. You are not required to provide this information, but are encouraged to do so. The Urban League of Rochester, Inc. is a recipient of the United Way funding.

(A#1 = Applicant # 1, A#2 = Applicant #2)

I do not wish to furnish this information

A#1 A#2 Race/National Origin

- American Indian or Alaskan Native
- American Indian or Alaskan Native and Black or African American
- American Indian or Alaskan Native and White
- Asian
- Black or African American
- Black or African American and White
- Hispanic or Latino
- Native Hawaiian or other Pacific Islander
- White
- All Other Two or More Races _____

Gender/Disability

- Female
- Male
- Permanent disability

Household Type

- Single
- Single Parent
- Two Parent
- Married- no children
- Senior-62 yrs.+
- Other