

Partnering to end Poverty
**MHFA FIX-UP LOAN
APPLICATION PROCESS**



Prior to the processing of your Fix-Up Loan Application, the following must be provided.

APPLICATION AND ALL ENCLOSED FORMS:

***Make sure they are ALL completed, signed and dated.**

- PROPERTY OWNERSHIP**
*Copy of your Warranty Deed or Certificate of Title (proof you own your home).
- MARITAL STATUS**
*If divorced and the ex-spouse is listed as an owner on the Warranty Deed, a copy of the recorded divorce decree, or Quitclaim Deed is required.
- HOMEOWNERS INSURANCE**
*Proof of Homeowner's Insurance
- PROPERTY TAXES**
*Taxes must be current. A copy of your most recent tax statement must be included.
- INCOME VERIFICATION**
*Proof of all household income for the past 30 days. If your income varies from month to month, or you are self-employed, then we will need 3 years of tax returns.
- ASSET VERIFICATION**
*One month of all bank statements (if you do not have a bank account, we will need a signed and dated letter indicating you do not have any bank accounts).
- CURRENT MORTGAGE STATEMENT**
- ESTIMATED BIDS FROM A LICENSED CONTRACTOR YOU WOULD LIKE TO DO THE WORK**

Improvements may NOT begin prior to closing your loan with Lakes and Pines.

FIX UP LOAN PROGRAM



TOPIC	SECURED LOANS	SECURED LOANS Option available when funds are used exclusively for Energy Conservation and/or Basic Assessability Improvements	UNSECURED LOANS
Income Limit	\$96,500	No Income limit	\$96,500
Eligible Improvements	Improve the basic livability or energy efficiency of the property, including additions, alterations, renovations and/or repairs, or bring a property into compliance with housing maintenance codes or other public standards applicable to housing.	Basic energy conservation: Energy Star rated furnace, air conditioner, water heater, windows, light fixtures; insulation; air sealing Basic accessibility: Ramp; widening doorways/hallways; moving electrical outlets and switches; modifying hardware; installing fire alarms, smoke detectors and other alerts; handrails, grab bars, stair lifts; and bathroom fixture modifications For more expansive projects than items listed above, use the regular Fix Up, Secured or Unsecured Option	Improve the basic livability or energy efficiency of the property, including additions, alterations, renovations and/or repairs, or bring a property into compliance with housing maintenance codes or other public standards applicable to housing.
Maximum Loan Amount		\$15,000.00	
Minimum Loan Amount		\$2,000.00	
Loan to Value	Up to 110% of after improved value	Up to 110% of after improved value	N/A
Combined Loan Balance/Loan Consolidation Limits	Combined secured and unsecured Fix Up loan balances cannot exceed \$50,000 May consolidate balance of previously received Fix Up loan	Combined secured and unsecured Fix Up loan balances cannot exceed \$50,000 May not consolidate balance of previously received Fix Up loan	Combined unsecured loan balances cannot exceed \$15,000 Combined secured and unsecured Fix Up loan balances cannot exceed \$50,000 May not consolidate balance of previously received Fix Up loan
Interest Rate*	Subordinate Lien 1st Lien	5.99% as posted on www.mnhousing.gov	6.99%
	Auto-Pay Incentives	N/A	6.49% for borrowers choosing to complete an Authorization Agreement for Monthly Automatic Payment ("auto debit") at closing.
Maximum Repayment Term	Up to \$10,000: 10 years \$15,000: 20 years	Up to \$10,000: 10 years \$10,001 to \$15,000: 20 years	10 years
Minimum Repayment Term	1 year	1 year	3 years
MN Housing Processing Fee	\$400	\$400	\$250
Origination/Allowable Fees	1% origination fee Cost of title search and flood certification \$50 document preparation	1% origination fee Cost of title search and flood certification \$50 document preparation	\$50 document preparation
- due at time of closing and may not be financed into loan	Credit investigation fee up to \$15 Recording fees and Mortgage Registration Tax fees	Credit investigation fee up to \$15 Recording fees and Mortgage Registration Tax fees	Credit investigation fee up to \$15
Minimum Credit Score (Borrower and Co-borrower)	620 Alternate credit option when borrower does not have score	620 Alternate credit option when borrower does not have score	680 Alternate credit option not available
Bankruptcy Requirements	Minimum 18 months following discharge of Chapter 7 or completion of repayment plan on Chapter 13	Minimum 18 months following discharge of Chapter 7 or completion of repayment plan on Chapter 13	
Foreclosure Requirements	Minimum 18 months following completion of Redemption Period	Minimum 18 months following completion of Redemption Period	
Loan Documentation	No older than 120 days	No older than 120 days	
Debt to Income	48%	48%	

Documentation of Property Ownership	Documented contact with County Recorder/Registrar of Title or with an Owner & Encumbrances Report	Documented contact with County Recorder/Registrar of Title or with an Owner & Encumbrances Report	Property tax statement and a copy of the homeowner's deed
Prepayment Penalty	No	No	
Type of Note	Secured. Includes reference to MN State Statute 47.20	Secured. Includes reference to MN State Statute 47.20	Unsecured OR Unsecured with Automated Payment. Includes reference to MN State Statute 334.01A
Resources	Homeowner Labor Agreement : Executed by borrower when loan proceeds are for a "materials only" item, and the borrower will be responsible for the work.	Homeowner Labor Agreement : Executed by borrower when loan proceeds are for a "materials only" item, and the borrower will be responsible for the work. Accessibility Evaluation Form for Reduced Interest Rate : Request prior approval on an item not listed in procedural manual Energy Improvements for Reduced Interest Rate : Resource for establishing product eligibility	Homeowner Labor Agreement : Executed by borrower when loan proceeds are for a "materials only" item, and the borrower will be responsible for the work.

* Minnesota Housing interest rates are subject to change. The interest rates listed in this reference sheet are correct as of the revision date of this sheet. Please visit www.mnhousing.gov for the most current effective interest rates.

This reference sheet does not contain all the information needed to originate loans for sale to Minnesota Housing. See the Minnesota Housing Fix Up Loan Program Procedural Manual at www.mnhousing.gov for complete information.

* See chart below for communities that may be eligible for additional buy down assistance of the current interest rates. Income limits need to be less than \$66,000.

County	Zip Code	City
Aitkin	55748	Hill City
	55726	Cromwell
	55012	Center City
Chisago	55032	Harris
	55045	Lindstrom
	55056	North Branch
	55069	Rush City
	55074	Shafer
	55079	Stacy
	55084	Taylor Falls
Isanti	55006	Braham
	55008	Cambridge
	55017	Dalbo
	55040	Isanti
	55080	Stansfield
Kanabec	55007	Brook Park
	55051	Mora
	56358	Ogilvie
Mille Lacs	55371	Princeton
	56330	Foreston
	56342	Isle
	56353	Milaca
	56386	Wahkon
	55030	Grasston
Pine	55037	Hinckley
	55063	Pine City
	55704	Askov
	55712	Bruno
	55735	Finlayson

INSTRUCTIONS: Complete all information on this application and submit to a participating Minnesota Housing Lending Partner. Direct any questions to your Minnesota Housing Lending Partner.

Eligibility includes the total gross annual income of all owners who reside in the property to be improved, regardless of whether the co-owner will be a co-borrower on the loan. The amount must not exceed \$96,500, except when box below is checked.

In the following loan types, there is no maximum household income limit:

<input type="checkbox"/>	Incentive Rate Energy Conservation Loan – Lender must qualify eligibility of improvements as listed on Minnesota Housing’s website.
<input type="checkbox"/>	Fix Up Accessibility Loan – Lender must qualify all improvements as directly related to the accessibility needs of the household resident and must request prior approval from Minnesota Housing.

Minnesota Housing Lending Partner Information:

Minnesota Housing Lending Partner

Date of Application

Borrower Information:

Last Name

First Name

MI

Yes No

SSN

Date of Birth

Dependents
under 18

Other
Dependents

Disabled Household

Household Size

Move in Date

Home Phone

Mailing Address

Mailing Address 2

City

State

Zip Code

Employment Information:

Self Employed

Yes No

Unemployed

Yes No

Employer Name

Address

City

State

Zip

Business Phone

How Long?

Co-Borrower Information: (Repeat for all Co-Borrowers)

Last Name

First Name

MI

SSN

Date of Birth

Employment Information:

Self Employed

 Yes No

Unemployed

 Yes No

Employer Name

Address

City

State

Zip

Business Phone

How Long?

Guarantor Information:

Last Name

First Name

MI

Mailing Address

City

State

Zip Code

SSN

Business Phone

Extension

Home Phone

Employment Information:

Self Employed

 Yes No

Unemployed

 Yes No

Employer Name

Address

City

State

Zip

Business Phone

How Long?

Guarantor Signature:

Guarantor Signature

Date

Print Name

Household Income:

Provide income verification to the Lending Partner in the form of current pay stubs. If you are self-employed, have variable income, or other income, provide copies of at least the prior two years federal returns or other verification as requested by the Lending Partner.

Household income is one of the factors for determining eligibility for this loan. List all income, projected for the next 12 months, for all household residents who have an ownership interest in the property to be improved.

Exception: If the box for Incentive Rate Energy Conservation and Accessibility Loan or Fix Up Accessibility Loan is checked on page 1 of this application, there is not a household income limit. Only that income being relied upon for loan repayment must be disclosed

Name of Owner	Source	Annual Income
		\$ _____
Borrower		\$ _____
Borrower		\$ _____
Borrower's Spouse		\$ _____
Borrower's Spouse		\$ _____
Other Owner(s) who are residents		\$ _____
Other Owner(s) who are residents		\$ _____
Total Annual Household Income		\$ 0.00

Credit/Debt Information:

Debts: For all Borrowers and Co-Borrowers, list all current fixed obligations (mortgage or contract for deed), alimony, child support, separate maintenance, installment accounts, revolving charge accounts, loans and debts to banks, finance companies and government agencies.

Creditor Names	Balance	Monthly Payment
		\$ _____
		\$ _____
		\$ _____
		\$ _____
		\$ _____
If taxes and insurance are not included in payment, indicate monthly amount.		\$ _____
Total Monthly Payment		\$ 0.00

Is your property being purchased on a Contract for Deed or mortgage from a private individual? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does the Contract for Deed or mortgage from a private individual have a balloon payment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Balloon Payment _____ Amount of Balloon Payment \$ _____	Is your ownership of the property subject to a reverse mortgage? (If yes, loan is ineligible) <input type="checkbox"/> Yes <input type="checkbox"/> No
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These questions apply to all Borrowers and Co-Borrowers. If any of you answer "yes", please provide a separate written explanation.

	Borrower	Co-Borrower
Are there any outstanding judgments or liens against any of you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of you been declared bankrupt within the last 36 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of you had any property foreclosed upon or given title or deed in lieu thereof?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you currently have any outstanding Minnesota Housing indebtedness such as Fix Up Loan, Community Fix Up Loan, Home Energy or Revolving loans? If so, list under Credit/Debt Information on Page 3 or attach a separate sheet.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Property Information:

- Your property must be owner occupied and a year-around permanent residence.
- Your dwelling unit must be permanently attached by way of a foundation to land that you own, and be taxed as real estate.

Address		Address 2	
City	County	MN State	Zip Code

Prior Address (If at present address less than 2 years)	City	State	Zip Code
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Building Type	<input type="checkbox"/> Single Family	<input type="checkbox"/> Duplex	<input type="checkbox"/> Condo
	<input type="checkbox"/> Townhome	<input type="checkbox"/> Fourplex	<input type="checkbox"/> Manufactured Home Real Property
	<input type="checkbox"/> Twinhome	<input type="checkbox"/> Triplex	

Year Built	Purchase Price	\$	Date of Purchase
\$	\$		

Property Value (Estimated Market Value from Property Tax Statement)	Amount (Alternate value information used by Lending Partner)	Valuation Source
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Improvements:

Briefly describe the proposed improvements;	Materials Only Homeowner Labor	Or	Contractor Name	Amount
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
	<input type="checkbox"/>			\$
Pay off balance for existing Fix Up loan (if included in loan amount)	<input type="checkbox"/>			\$
	<input type="button" value="Clear"/>			\$

A. Total Cost of Improvements \$ 0.00

Funding Information:

Other Funding Sources: (Other Loans, Grants, Local Government Incentives)	
•	\$
•	\$
•	\$
•	\$
•	\$
• Borrower(s) Cash Investment (if applicable):	\$
B. Total Other Funding Sources	\$ 0.00
C. Loan Amount Requested (A minus B)	\$ 0.00

Disclosures:

- Minnesota Housing or an authorized representative shall have the right to inspect the property to be improved at any time from the date of the Note, upon giving due notice to the occupants.
- The information requested in this credit application is legally required to determine if you qualify for participation in this Minnesota Housing Program. A portion of the data requested is classified as "private data on individuals" under Minnesota Statutes Section 462A.065. Use of the data is limited to that necessary for the administration and management of this program by Minnesota Housing personnel, those under contract with Minnesota Housing, and other governmental agencies when authorized by state statute or federal law.
- The disclosure of your Social Security Number or Minnesota Tax Identification Number is required for participation in this Minnesota Housing Program, by virtue of the Minnesota Revenue Recapture Act of 1980 (Sections 270A.01 to 270A.12 of Minnesota Statutes) as well as Section 6050H of the Internal Revenue Code of 1986. Supplying these numbers could result in the application of your taxpayer refunds to the payment of any delinquent indebtedness you may owe to Minnesota Housing under this or any other Minnesota Housing programs. These numbers may be made available to state or federal tax authorities, and state personnel involved in the collection of state obligations.
- Under Minnesota law a person who obtains funds through false representation is guilty of theft and may be prosecuted and sentenced accordingly.
- If the property ceases to be your principal residence or is sold, title is transferred or conveyed, or the maturity date of the Note has been reached, then the full amount of the loan will be due and payable.

Certifications:

- I/We understand that numerous local participating lenders offer these loans and that I/We may select the lender of my/our choice.
 - I/We understand that I/We may select the contractor of my/our choice.
 - I/We understand that Minnesota Housing is not, and will not be responsible for any work performed by any contractor, any contractor's failure to perform any work, the quality of any work performed, or the general competency of any contractor.
 - I/We certify that work will comply with all applicable building or housing code regulations and ordinances, and all necessary permits and licenses shall be obtained.
 - I/We hereby authorize the release of any information necessary for the lending institution to process this application.
- I/We certify that the loan funds will be used only for the eligible improvements listed in this Credit Application and that the improvements will be completed within 9 months from the date of the Note. I/We understand if the loan funds are used for any other purpose, Minnesota Housing may pursue all legal remedies available, including civil actions and criminal prosecution.
- I/We certify that the statements contained in this application are true, accurate and complete to the best of my/our knowledge and belief.
 - I/We understand that this loan may be selected by the Minnesota Housing for a quality control review. This review is designed to produce and maintain quality service for borrowers, and to confirm compliance with agency and investor guidelines. The quality control review may involve verification of the credit information (including employment history, income, bank accounts, and credit references) as well as the property valuation. I/We agree to cooperate to the extent necessary to accomplish this review.

Each of the undersigned hereby acknowledge that any owner of this loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or date relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower Signatures: All owners who reside in the property and whose income and credit history are relied upon for loan repayment must sign this application.

Borrower Signature

Date of Application

Co-Borrower Signature

Date of Application

Co-Borrower Signature

Date of Application

TIL and NMLSR ID

Loan Originator Company Name

Loan Originator Individual Name
(as name appears on NMLSR)

Loan Originator Company NMLSR ID

Loan Originator Individual NMLSR ID
(if applicable)

The following information is requested for all borrowers 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 law. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Borrower:

Sex

-
- Male
-
-
- Female

Ethnicity

-
- Hispanic or Latino
-
-
- Not Hispanic or Latino

Marital
Status

-
- Married
-
-
- Not Married
-
-
- Separated

Race
(select 1 or
more)

-
- White
-
- Asian
-
-
- Black or African American
-
-
- American Indian or Alaskan Native
-
-
- Native Hawaiian or Other Pacific Islander

 I do not wish to furnish this information

Co-Borrower:

Sex

-
- Male
-
-
- Female

Ethnicity

-
- Hispanic or Latino
-
-
- Not Hispanic or Latino

Marital
Status

-
- Married
-
-
- Not Married
-
-
- Separated

Race
(select 1 or
more)

-
- White
-
- Asian
-
-
- Black or African American
-
-
- American Indian or Alaskan Native
-
-
- Native Hawaiian or Other Pacific Islander

Relationship to Borrower

-
- Co-Head of Household
-
- Other Adult
-
-
- Dependent
-
- Spouse

 I do not wish to furnish this information

Required to be completed by Lending Partner:

This application was taken:	<input type="checkbox"/> Face-to-face interview	<input type="checkbox"/> By mail	<input type="checkbox"/> By telephone
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Interviewer's Name	Interviewer's Signature	Date
Interviewer's Employer	Phone Number	

Required to be completed by Lending Partner's Underwriter:

<input type="checkbox"/> Secured		<input type="checkbox"/> Unsecured	<input type="checkbox"/> Auto Debit
Borrower Credit Score (min 620)	Co-Borrower Credit Score (min 620)	Borrower Credit Score (min 680)	Co-Borrower Credit Score (min 680)

Additional Underwriting Comments:

_____ % Debt-to-Income (DTI) Ratio (Based on U/W Income)	_____ % Combined Loan-to-Value (CLTV) Ratio
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Underwriting Income*
\$ _____ Borrower
\$ _____ Co-Borrower
\$ _____ Guarantor
\$ _____ Total Underwriting Income*
<small>*Underwriting Income is gross annual income that has been verified and documented as stable and likely to continue. This income is used to determine the debt-to-income ratio for the Borrower(s) and Guarantor if any and for establishing that the loan constitutes a prudent investment risk.</small>

Program Eligibility Income**
\$ _____ Borrower
\$ _____ Co-Borrower
\$ _____ Additional Household Members
\$ _____ Total Program Eligibility Income**
<small>**Program Eligibility Income is the gross annual household income from all sources for Borrower, Borrower's spouse if any, and any other household resident who has ownership interest in property to be improved. See Fix Up Program Procedural Manual, Section 2.08 or Fix Up Loan Income Calculation Worksheet.</small>

By signing below, I have reviewed and approved the content of this credit application and all supporting documentation and have approved the loan for compliance with the Fix Up Program Procedural Manual and our organization's underwriting guidelines:

Total Minnesota Housing outstanding Secured and Unsecured debt for home improvement is less than or equal to \$50,000. Total Minnesota Housing outstanding Unsecured debt is less than or equal to \$15,000.

Underwriter's Name	Underwriter's Signature	Date
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Note: Eligibility Income does not apply to Incentive Rate Energy Conservation and Accessibility Loans as defined in Section 2.05 of Fix Up Program Procedural Manual. Such loans are only subject to the Underwriting.

Partnering to end Poverty
**Lakes and Pines
Community Action Council**



**AUTHORIZATION TO RELEASE INFORMATION
& OBTAIN CREDIT REPORT**

Applicant: _____ SS# _____

Co-Applicant: _____ SS# _____

Address: _____
Street Address City State Zip

I/We have applied for an installment or deferred loan from Lakes and Pines Community Action Council, Inc. (Lakes and Pines). As part of the process, Lakes and Pines may verify information contained in my request for assistance and in other documents required in connection with the request.

I authorize you to provide to Lakes and Pines for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings and any other asset balances.
- Past and present landlord references.
- Other consumer credit references.

If the request is for a new loan, I further authorize Lakes and Pines to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, *et seq.*, Lakes and Pines is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to Lakes and Pines without further notice or authorization, but will not be disclosed or released by Lakes and Pines to another agency or private party or used for another purpose without my consent except as required or permitted by law.

The information Lakes and Pines obtains is only to be used in the processing of my request for assistance. A copy of this authorization may be accepted as an original.

I (WE) HEREBY AUTHORIZE ANY ONE OF THE THREE MAJOR CREDIT BUREAUS TO PROVIDE A COPY OF MY (OUR) CREDIT BUREAU FILE TO LAKES AND PINES COMMUNITY ACTION COUNCIL, INC. FOR PURPOSES OF APPLYING FOR A REHABILITATION LOAN. A SIGNATURE IS REQUIRED FROM EACH INDIVIDUAL ON THE APPLICATION.

Signature

Date

Signature

Date

Partnering to end Poverty
**Lakes and Pines
Community Action Council**



**CONFIRMATION OF RECEIPT OF
RENOVATE RIGHT**

"Important Lead Hazard Information for Families, Child Care Providers and Schools"

I received a copy of the pamphlet, "Renovate Right" from Lakes and Pines Community Action Council, Inc. (Lakes and Pines) before any work commenced on my home. I read the pamphlet, which informed me of the potential risk of the lead hazard exposure from renovation activity to be performed on my dwelling unit.

Applicant Signature

Date

Co-Applicant Signature

Date

Certifications

___ I Certify the home to be Renovated is my Primary Residence.

___ I Certify that I have received a list of Programs and Services Available in my area.

___ I Certify that a member of my household has Special Needs in one of the following Categories

- Chemical Dependency
- Mental or Physical Disability (defined by the Social Security Administration)
- Aids of HIV
- Elderly (age 62 or above)

Applicant Signature

Date

Co-Applicant Signature

Date

Lakes and Pines CAC, Inc.
1700 Maple Avenue East, Mora, MN 55051
An Equal Opportunity Employer / Contractor

General Disclaimer:

- ☐ Under federal and state laws, your right to privacy is protected. You are asked to supply private information concerning you and your family and household. You are not legally required to provide this information. Without this information, Lakes and Pines may not be able to determine if the household is eligible for certain programs.
- ☐ The reason for this information is to have on file your family's participation in programs. These records help Lakes and Pines in applying for funds.
- ☐ You have the right to see your file at any time.
- ☐ You have the right to request changes in your file if mistakes are found.
- ☐ You have the right to ask Lakes and Pines to no longer keep information about your family.
- ☐ Lakes and Pines will provide copies of your file at your expense. Lakes and Pines may limit review of your file to once every 6 months. If new information is added, you may review your file more often.
- ☐ Any information you feel is incorrect will be left out of your file until you are sure it is correct.
- ☐ If summary reports are made which include information from your file, the reports will not identify individuals or families.
- ☐ Please complete all sections of the forms. Under the law, you may not receive certain benefits at the same time. Do not check a source of income or aid which is in conflict with sources you actually receive.
- ☐ I have read or have had read to me the above statements. I understand the purpose of the information which Lakes and Pines will keep in its files.
- ☐ I will allow you to release information to other programs of the Lakes and Pines Agency.
- ☐ Also, I will allow Lakes and Pines to share this information with: state and local welfare agencies; community based organizations; local and state public and private human service agencies; The MN Department of Commerce; MN Department of Employment & Economic Development; MN Department of Human Services; MN Department of Education; The United States Department of Labor; The U. S. Department of Health and Human Services; The U. S. Department of Housing and Urban Development; The U. S. Department of Agriculture; U. S. Department of Energy; MN Department of Corrections; MN Housing Finance Agency; MN Department of Health; and the state and local educational programs, as allowed by law. I will also allow Lakes and Pines to share information to other agencies as stated on the Program Disclaimer.
- ☐ My signature means that all the information on my application is true and correct.
- ☐ I understand that I have the right to appeal if my application is denied.

(OVER)

**DATA USES INCLUSION
REQUIREMENTS**

I. Program Information

A. Why We Are Asking For It: To help us decide whether you are eligible for the program and what other services you may need.

B. How We Plan To Use It: We may use it to prepare required reports, conduct audits, review eligibility and to find out how the program is helping you.

C. With Whom We May Share This Information: With staff, allowed by law, who need it to do their jobs in: The MN Department of Commerce; MN Department of Employment & Economic Development; MN Department of Human Services; MN Department of Education; The United States Department of Labor; The U. S. Department of Health and Human Services; The U. S. Department of Housing and Urban Development; The U. S. Department of Agriculture; U. S. Department of Energy; MN Department of Corrections; MN Housing Finance Agency; MN Department of Health. We may also share it with community based agencies, local and state human service agencies, educational programs and other agencies which help you.

D. If You Do Not Provide This Information: You are not required by law to provide this information. If you choose not to provide this information, we may not know whether you are eligible for the program and may not be able to help you. Providing false information can lead to removal from the program.

II. Wage Detail Files

We may also use information from wage records kept by the Minnesota Department of Employment & Economic Development or other applicable state departments to help us evaluate the program.

III. Social Security Numbers

You do not have to provide a Social Security Number to be eligible for our programs. Federal Privacy Act and Freedom of Information Act dictates the use of the Social Security Number. We may use it for computer matches, program reviews and improvements, and audits.

Signature
of Applicant: _____ Date: _____

Signature
of Lakes & Pines
Representative: _____ Date: _____

Office and TDD • 320/679-1800 • 1-800-832-6082
Special Accommodations for people with disabilities upon request

IMPORTANT PRIVACY NOTICE

We are asking that you provide the information on the application form to determine if you are eligible to participate in the rehabilitation program.

Your name, address, and the amount of assistance you receive are considered public data under the Minnesota Data Practices Act. Other information that you provide to the housing rehabilitation program about you and your household is considered private data.

We will use your private data only when it is required for administration and management of the program. Persons or agencies with whom this information may be shared includes:

- ❖ Staff and other persons involved in program administration
- ❖ Auditors who perform required audits of this program
- ❖ Authorized personnel from Minnesota Housing Finance Agency (MHFA) or other local, State, and Federal agencies providing funding assistance for your loan
- ❖ Those persons who you authorized to see it
- ❖ Law enforcement personnel, in the case of suspected fraud, or other enforcement authorities as required

We cannot release private data to anyone or use the private data in any other way unless you give us permission, in writing, by completing a consent form that we will provide. Please keep in mind, however, that data must be released if required by a court order and in addition, your private data must be released if required by law that authorizes or requires such release of data.

Combined Tennessee Warning and Privacy Act Notice

Private data requested to enable processing of your application is legally required to determine if you qualify for participation in this Minnesota Housing Finance Agency (MHFA) program and to help MHFA manage the program.

Financial information, such as credit reports, financial statements and net worth calculations, is classified as private data on individuals by Minnesota Statutes 462A.065. You are not required to provide this information, but if you refuse to provide it, we will be unable to determine your eligibility for this program and approve your application. The information will be shared with the Minnesota Housing Finance Agency (MHFA) staff, its loan servicers and contractors whose jobs require them to see it. Where access to the data is authorized by state statute or federal law, it may be made available to others as so authorized.

Your Social Security Number (SSN) is classified as private data by Minnesota Statutes 19.355. However, if you apply for a HOME Homeowner Entry Loan Program (HOME HELP) deferred loan, disclosure of your SSN is mandatory, as provided by the following authorities: (1) Title 42 of the United States Code, Section 405(c)(2)(C)(i), which permits the state to require disclosure of your social security number to establish your identity for purposes of administering tax laws of the state; and, (2) Minnesota Statutes, Sections 270A.01 to 270A.12, which establish the Revenue Recapture Act, enables the state to collect delinquent debts owed to it by capturing tax refunds and other payments that you may otherwise be entitled. Section 270A.04, subdivisions 3 and 4, require the disclosure of a debtor's social security number for this purpose.

If you disclose your SSN, MHFA may share it with the Commissioner of the Minnesota Department of Revenue and the Minnesota Attorney General for the purpose of debt collection under the Revenue Recapture Act. If you do not disclose your SSN, you will not be eligible for this assistance.

Disclosure of your SSN for the purposes of verifying your income and credit is voluntary. However, if adequate verification of your income and credit is impossible without your SSN, we may be unable to determine your eligibility.

Signature of Applicant: _____ Date: _____

Signature of Co-Applicant: _____ Date: _____

Minnesota Law gives you important rights in regard to information maintained about you. These include:

- The right to see and obtain copies of the data maintained on you and your household
- The right to be told the contents and meaning of the data
- The right to challenge the accuracy and completeness of the data

1700 Maple Avenue East - Mora, MN 55051-1227

Office & TDD - 320.679.1800 - FAX 320.679.6863

Special accommodations for people with disabilities upon request.

Serving the counties of Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine

An Equal Opportunity Employer & Contractor



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Partnering to end Poverty



Notification of Assignment, Sale or Transfer of Your Mortgage Loan

The purpose of this letter is to inform you that your mortgage loan will be sold to AmeriNational Community Services, Inc. effective November 1, 2013. Please note, this letter does not require any action be taken, but is simply a courtesy notification of the Assignment, Sale or Transfer of your mortgage loan. Below you'll find your servicer's contact information should you have any questions.

Selling mortgages to AmeriNational Community Services, Inc. is a standard part of the mortgage business for many of the Minnesota Housing Finance Agency's mortgage lenders. The sale of your mortgage loan to AmeriNational Community Services, Inc. does not affect any term or condition of the Mortgage, Deed of Trust or Note and this notice requires no action on your part. We recommend that you keep a copy of this notice with your other mortgage documents. The transfer of ownership of your mortgage loan will be publicly recorded.

Lakes & Pines Community Action Council, Inc. and Minnesota Housing Finance Agency does not service your loan. It is important that you send your monthly payments directly to the servicer of your mortgage, at the address on your mortgage statement, and not to Lakes & Pines Community Action Council, Inc. or Minnesota Housing Finance Agency. All correspondence and inquiries concerning your mortgage loan should be addressed to your servicer. Mortgage servicers manage your mortgage on our behalf and work directly with you. Your servicer has authority to act on behalf of Lakes & Pines Community Action Council, Inc. and Minnesota Housing Finance Agency with regard to the administration of your mortgage loan and respond to any questions about your mortgage loan.

As of the date of this notice, the servicer of your mortgage loan is AmeriNational Community Services, Inc. Contact your servicer for the correspondence and payment addresses or for other inquiries by calling 888.263.7628 or going to their website at www.amerinternational.net.

Please do **not** send mortgage payments to Lakes & Pines Community Action Council, Inc. or Minnesota Housing Finance Agency. Payments received by Lakes & Pines Community Action Council, Inc. or Minnesota Housing Finance Agency may be returned to you and thus may result in late charges and your account becoming past due. Lakes & Pines Community Action Council, Inc. or Minnesota Housing Finance Agency is not responsible for late charges or other consequences of misdirected payments.

INFORMATION CONCERNING YOUR PAYMENTS:

The date that AmeriNational Community Services, Inc. begins accepting payments from you is November 1, 2013. Send all payments due on or after that date to AmeriNational Community Services, Inc.

ADDITIONAL RIGHTS UNDER THE REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)

We want to make you aware of certain rights you have under RESPA. A summary is provided below.

ABOUT YOUR RIGHTS UNDER RESPA

You should be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding AmeriNational Community Services, Inc.'s servicing of your loan, contact AmeriNational Community Services, Inc. at 888.263.7628.

No later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business-Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of the Section. You should seek legal advice if you believe your rights have been violated.

If you have questions regarding this notification, you may contact a Lakes & Pines Community Action Council, Inc. representative at 1.800.832.6082 ext. 123. Written inquiries should be addressed to Lakes & Pines Community Action Council, Inc., 1700 Maple Avenue East, Mora MN, 55051, Attention: Dana Rauschnot.