

Dear Homeowner:

Thank you for your interest in the Avondale Home Improvement Loan Program. Enclosed is a copy of the AHIL program application packet. Please review the information to determine whether the program meets your needs according to the guidelines provided in the packet.

To apply, simply complete the application in its entirety and return it with the required documentation to:

**Avondale Development Corporation
3635 Reading Road, Suite 200, Cincinnati, Ohio 45229
(513) 861-2232 x-103**

Attention: Patrick Cartier, Director of Operations & Communications

To expedite the processing of your application, please submit the following information with your application, where applicable:

- Copy of the declaration page that identifies the amount of homeowner's insurance, date of coverage and amount of premium
- Copy of your most recent mortgage statement that reflects the mortgage balance, your payments and escrow information

The processing of your application will begin upon receipt of your application and all requested information. Please use black or blue ink to fill-out application.

We will also obtain a title report to verify your ownership of the property, taxes paid and additional liens that may exist. Property must be in a "simple fee" ownership status.

The difference between your home's market value and the balance of your mortgage is considered equity. The Avondale Home Improvement Loan Program may not provide a loan, which when added to your existing mortgage(s), exceeds 100% of the value. Therefore, it is necessary for us to verify the current balance on all mortgages that exist on your home.

There may be times we find it necessary to request additional information; your consideration will be greatly appreciated.

Should you have any questions, please do not hesitate to contact us at (513) 861-2232.

Avondale Home Improvement Forgivable Loan Program

The Avondale Home Improvement Loan Program enables homeowners to make basic repairs and home improvement, which maintain the quality of their home and creates a positive effect in the surrounding neighborhood.

- Loans UP TO \$20,000 are offered at below-market interest rates to homeowners.
- Loans are available for one to four-family houses. The owner must occupy one of the units.
- ADC has pre-selected contractor.
- A title search is required and will be provided by the Program.
- The applicant must be a homeowner with income at or below 80% AMI.
- The applicant must be current on real estate taxes or currently on an active payment plan.
- Loans are secured by a Restricted Covenant.

HOMEOWNER APPLICATION FOR THE AVONDALE HOME IMPROVEMENT LOAN PROGRAM

Please indicate by using the numbers 1-5, with 1 being the MOST important, which Exterior repairs you would like Uptown Consortium to consider for your home:

- ___ Painting
- ___ Window Repair / Window Replacement (Circle One)
- ___ Fence Repair / Fence Replacement (Circle One)
- ___ Siding Repair / Siding Replacement (Circle One)
- ___ Gutter Repair / Gutter Replacement (Circle One)
- ___ Concrete steps / walkways
- ___ Porch Repair / Porch Replacement (Circle One)
- ___ Roof Repair / Roof Replacement (Circle One)
- ___ Other _____

Amount Requested: _____

Has your household received home repair or weatherization services from any other program; for example, a utility program?

Yes No If yes, which program? _____

Are you willing to have a whole-house inspection performed before repairs are started?



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www.growavondale.org

If Yes, please attach most recent Federal signed tax return, including Schedule E, mortgage statement (if applicable), and list addresses of properties:

MORTGAGE INFORMATION:

Purchase Price of Home: \$ _____ Year Purchased: _____

Do you have a mortgage(s) on your home(s)? Yes No

First Mortgage FHA Loan? Yes No

Attach the most recent statement for each mortgage you have.

MISCELLANEOUS:

Has either owner or co-owner declared bankruptcy in the past two (2) years? Yes No

Homeowner's Insurance: _____ \$ _____
Company Name Yearly Premium

The owner and co-owner certify that all information on this application, and all information furnished in support of this application is given for the purpose of obtaining financial assistance under the Avondale Home Improvement Loan Program. All information is true and complete to the best of the applicant's knowledge and belief. Verification may be obtained from any source herein. A credit report may be obtained on the owner and co-owner by the Avondale Development Corporation on behalf of the Avondale Home Improvement Program.

Owner

Date

Co-Owner

Date

(You must complete mail or hand delivered your signed original application. Fax or e-mailed applications are not accepted.)

RELEASE OF INFORMATION FORM

Purpose: To make sure that assistance is used properly, the information you provide will be verified. To receive assistance from the Avondale Home Improvement Loan Program, applicants and all household members who are 18 years old or older are required to sign this form that authorizes the above-named organization to obtain information for third parties relative to your eligibility and participation in its programs.

Consequences for Not Signing the Consent Form. If you fail to sign this form, or the individual verification forms, this may result in your assistance being denied.

Types of Information to be released. I authorize the above-named organization to obtain information about me and my household that is pertinent to eligibility for participation in the Avondale Home Improvement Loan Program. Information may be provided about the following items:

Assets (All sources):

I acknowledge that:

1. A photocopy of this form is as valid as the original.
2. I have the right to review the file and the information received using this form.
3. I have the right to copy information from this file and to request correction of information that I believe is inaccurate.

Instructions: Each adult member of the household (18 years of age or older) must sign the release of information form prior to the receipt of assistance.

Please print and sign your name and date:

Head of Household

Other Adult Member of Household

Other Adult Member of Household

Other Adult Member of Household

Request for Verification of Mortgage: Avondale Home Improvement Loan Program

Application Number:	Date of Request:
A. Name and Address of Applicant:	B. Name and Address of Mortgagee:

NOTE TO MORTGAGEE

The applicant identified in Block A, above, has applied for an Avondale Home Improvement Loan. The applicant has authorized the Avondale Development Corporation, on behalf of the Avondale Home Improvement Loan program to obtain verification from any source named in the application. Your verification of mortgage information is for the confidential use of the Avondale Home Improvement Loan Program. Please furnish the information requested below, and return this form along with any signed loan modification documents, if any.

Mortgagees' Verification

<i>Type of Mortgage</i>	Monthly Payment For:
	Principal & Interest \$ _____
<i>Account Number</i>	Taxes \$ _____
	Insurance \$ _____
<i>Original Amount of Mortgage</i>	Total \$ _____
\$ _____	
<i>Present Balance</i>	
\$ _____	

Loan Payment Experience: Excellent Good Fair Poor



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Signature of Authorized Officer

Title

Date

Name and address of Agency to which, this form is to be returned:

**Avondale Development Corporation
3494 Reading Road, Suite A1, Cincinnati, Ohio 45229**

Attention: Patrick Cartier, Director of Operations & Communication

I understand that by signing this application, I grant Avondale Development Corporation (ADC) the right to check my employment history, as well as my utility company or other records needed for verification and evaluation of my eligibility. By signing this application, I give ADC or its agents the right to inspect my home and any work performed on my home.

I understand that filing that application does not guarantee that my household will receive assistance. I understand that Uptown Consortium Inc. (UCI) may rescind approval if information is acquired which determines that my household is not eligible for services according to the rules of the program, or that I provided false information to ADC.

Everything I have stated in this application is correct to the best of my knowledge. I understand that I may be held civilly and criminally liable under Federal and State law for knowingly making false or fraudulent statements. I understand that ADC will retain this application whether or not it is approved. If anything contained in this application is found to be false or misleading, it may lead to my participation in the program being declined, or I may be required to return all monies granted to me through the program if I have been approved.

ADC does not discriminate based upon race, color, religion, national origin, sex age, or disability.

All INFORMATION PROVIDED BY APPLICANT(S), AND THE RESULTS OF ALL INQUIRIES SHALL BE TREATED IN CONFIDENCE BY THE AVONDALE COMPREHENSIVE DEVELOPMENT CORPORATION

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Sign Here X _____	Application Date:
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<p>Sign Here</p> <p>X _____</p>	<p>Application Date:</p>
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