



# Home Modification Loan Program (HMLP)

## Application Guide

Thank you for your interest in the Home Modification Loan Program. HMLP is a loan program for homeowners to modify or adapt their homes for a household member of any age with professionally documented limitation(s) or disability. HMLP offers loans from \$1,000 to \$50,000 to property owners. Borrowers sign a promissory note and a mortgage is recorded as a lien against the property to secure these loans. HMLP also lends from \$1,000 to \$30,000 to owners of manufactured or mobile homes. Borrowers sign a promissory note and a UCC-1 filed against the home secure these loans.

**Please read the brochure and other information carefully before completing this application.**

**In most cases, HMLP does not reimburse for completed work.**

If you have any questions, or need assistance completing any part of the application, please do not hesitate to contact your provider agency.

- **All of the information and documents requested in this application are necessary to determine your eligibility.**
- **Review the checklist on page 7 to make sure you have included all the necessary documentation with your application.**
- **For your loan application to be considered the Bid Form must be completed by your qualified contractor and have the required detail.** Your chosen qualified contractor must complete the Home Modification Loan Program Bid Form and Scope of Work (Bid Form). This form is necessary to determine your loan amount and project eligibility.
- **This program cannot assist with a home repair, roof, window, septic or heating system replacement.** The modifications funded by HMLP must relate to the beneficiary's functional limitation(s) and/or disability.
- **Income and Asset eligibility requirements** are explained in the *Frequently Asked Questions below*. The program uses the current gross household income when calculating income eligibility. Applicants cannot have more than \$75,000 in countable assets to be eligible for an HMLP loan.
- **Reasonable accommodations** will be provided as needed by the provider agency. If you need any assistance with the application please let your provider agency know how they can be of assistance.

## **Provider Agencies**

Your completed application should be sent directly to the agency serving your community. If you are unsure of where to send your application, please call 1-866-500-5599 (toll free in MA only) or 617-727-5944.

### **Western. MA Regions**

Way Finders  
1780 Main Street  
Springfield, MA 01103  
Contact: Amneris Moreno  
413-233-1615

[amoreno@wayfinders.org](mailto:amoreno@wayfinders.org)

*Serving: Agawam, Chicopee, Holyoke, Northampton, Springfield, West Springfield, Amherst, S. Hadley, and Westfield*

Pioneer Valley Planning Commission (PVPC)  
60 Congress Street  
Springfield, MA 01104  
Shirley Stephens  
413-781-6045

[sstephens@pvpc.org](mailto:sstephens@pvpc.org)

*Serving: all other communities in Hampshire, Hampden, Berkshire, and Franklin counties (Orange is served by RCAP)*

### **Central. MA Region**

RCAP Solutions, Inc. (RCAP)  
191 May Street  
Worcester, MA 01602  
Contact: Ashur Gurbuz  
Office: 978-630-6725  
Cell: 978-502-7963

[agurbuz@rcapsolutions.org](mailto:agurbuz@rcapsolutions.org)

### **MetroWest. MA Region**

South Middlesex Opportunity Council (SMOC)  
PO Box 1210  
Carver, MA 02330  
Contact: Amy Cowan  
508-326-5349

[hmlp@smoc.org](mailto:hmlp@smoc.org)

### **Northeast/North Shore. MA Region**

Community Teamwork, Inc. (CTI)  
155 Merrimack Street  
Lowell, MA 01852  
Contact: Alan Trebat  
978-654-5741

[atrebat@commteam.org](mailto:atrebat@commteam.org)

### **The Cape & Islands Region**

South Middlesex Opportunity Council (SMOC)  
P.O. Box 1210  
Carver, MA 02330  
Contact: Amy Cowan  
508-326-5349

[hmlp@smoc.org](mailto:hmlp@smoc.org)

### **Greater Boston Region**

Metro Housing Boston  
1411 Tremont Street  
Boston, MA 02120  
Contact: Jennifer Shaw  
617-425-6637

[Jennifer.shaw@metrohousingboston.org](mailto:Jennifer.shaw@metrohousingboston.org)

### **Southeastern. MA Region**

NeighborWorks Housing Solutions  
422 Washington Street  
Quincy, MA 02169  
Contact: Elvira Caldeira  
617-770-2227 ext. 134

[ecaldeira@nhsmass.org](mailto:ecaldeira@nhsmass.org)

# **Home Modification Loan Program**

[www.cedac.org/hmlp](http://www.cedac.org/hmlp)

## **Frequently Asked Questions**

### **What is the Home Modification Loan Program?**

The HOME MODIFICATION LOAN PROGRAM (HMLP), established by the Massachusetts legislature, is a state-funded loan program. The program provides loans to homeowners or landlords for necessary housing adaptations or modifications to improve accessibility for seniors and individuals with disabilities. Most loans are secured by a mortgage lien on the property to ensure the loan is repaid. Repaid loan funds will be given as loans to other similar borrowers in the future.

### **What kinds of projects are eligible?**

The program is NOT a general home repair program. In order to be eligible for an HMLP loan the requested modifications must relate to the professionally documented disability or functional limitation of a household member of any age. Some examples of projects funded through this program include ramps and lifts, hardwired alarm systems, fencing, sensory spaces, accessory dwelling units, as well as accessible bathrooms and kitchens.

Projects that do not directly relate to the beneficiary's ability to function on a day-to-day basis and would benefit anyone living in the home are not eligible for financing under the HMLP program. Please speak with your provider agency if you have questions on the eligibility of your project.

### **What types of loans are available?**

Loans for property owners are made available from \$1,000 up to \$50,000. Loans for owners of manufactured or mobile homes are made available from \$1,000 to \$30,000.

All qualified applicants receive a **0% interest, deferred payment loan**. Some landlords may be eligible for a 3% interest, amortizing loan for an eligible tenant.

### **What are the income eligibility requirements?**

Income eligibility for this loan are updated annually and are based on the information published by the U.S. Department of Housing and Urban Development about the median income (by household size) for the Boston area. All homeowners with less than \$75,000 in countable assets and who have a total gross household income of up to 200% of the area median income (AMI) are eligible for the 0%-interest, deferred-payment loan.

#### **2021 Income Guidelines**

<b>Household Size</b>	<b>Eligible with Gross Income up to:</b>
<b>1</b>	<b>\$188,000</b>
<b>2</b>	<b>\$214,800</b>
<b>3</b>	<b>\$241,600</b>
<b>4</b>	<b>\$268,400</b>
<b>5</b>	<b>\$290,400</b>
<b>6</b>	<b>\$311,400</b>
<b>7</b>	<b>\$333,000</b>
<b>8</b>	<b>\$354,400</b>

### **What documents do I submit for proof of my current household gross income?**

Applicants should submit pay stubs or other proof of income for the last 60 days for all household members. If someone in your household does not have pay stubs, please provide the individuals'

benefit statement (SSI, SSDI, Veterans), pension statement or income tax returns.

Applicants must also submit three (3) months of bank statements for all household members. Please be sure to explain any reoccurring deposits. Please note, income documentation must be current at the time of loan closing, with documentation provided for the last 60 days.

### **How much in countable assets can I have and still qualify?**

Applicants cannot have more than \$75,000 in assets from the following sources; cash savings, deposits held in checking, savings, money market and brokerage accounts, cash value of stocks, bonds, mutual funds, ETFs, index funds, or other capital investments, real estate (aside from primary residence), and personal property held as investment (such as gold, jewelry, coins, etc.).

### **What are the loan terms?**

All applicants with a current gross household income of up to 200% area median income (AMI) and who have less than \$75,000 in countable assets qualify for a 0% interest, deferred payment loan.

HMLP loans made to property owners are secured with a mortgage lien against the property, loans made to manufactured or mobile homes are secured with a UCC-1 lien filed against the home.

Monthly payments are not required, with payment due when the property is sold or title is changed. Repayment could also be required if any condition of the loan agreement is not met.

### **How do I apply?**

There are seven (7) agencies, serving eight (8) regions, throughout the Commonwealth. These agencies work directly with HMLP applicants. The regions and the provider agencies are listed on page 2. Or visit: [www.cedac.org/hmlp](http://www.cedac.org/hmlp), to view a list of communities served by agency. You can also contact Susan Gillam for assistance at 1-866-500-5599 (toll free, valid in MA only) or 617-727-5944. If you need help or reasonable accommodations during your application process, please let your local provider know.

### **Can a landlord apply for a loan to modify a rental unit?**

A landlord who has an identified tenant with a disability may apply for a loan. The modifications made must be documented by a professional and must relate to the tenant's (beneficiary) functional needs. A landlord owning fewer than 10 units in the building may apply for a Home Modification loan at 3% interest.

**NOTE:** Any landlord with a unit in a building of 10 or more units is required to make modifications under MGL Paragraph 7A, Chapter 151B Section 4 and is **NOT** eligible for the Home Modification Loan Program unless the landlord can prove hardship through litigation under this statute.

### **What is the loan application process?**

Please visit [www.cedac.org/hmlp](http://www.cedac.org/hmlp) to watch a short video on the loan application process. In most cases, the Home Modification Loan Program does not refund applicants for completed construction projects.

#### **Step-One**

Applications are taken anytime and reviewed on a first-come, first-served basis. The application includes an *Application Checklist* on page 7 and without a complete application and the documents listed on the checklist your eligibility cannot be determined.

If you are unsure of the status of your application or need assistance with completing your application, contact your local provider agency. The provider can also answer any questions about the program requirements.

#### **Step-Two**

Once the provider agency has your complete application, including the *Home Modification Loan Program Bid, Scope of Work and Contract Form* (Bid Form) completed by your qualified

contractor, a program construction monitor will schedule an inspection to review your construction project. **Please see the handout, *HMLP and Contractors*, for more information.**

#### Step-Three

Following the inspection, the provider agency prepares the HMLP loan documents for your review and signature. The mortgage document will be filed at a Registry of Deeds/Registry District of the Land Court or if applicable a UCC-1 Financing Statement will be filed with Massachusetts Secretary of State. The fees to record a mortgage or file the UCC-1 may be included in your loan or you may pay these fee(s) directly.

#### Step-Four

Once your mortgage or UCC-1 is filed, the provider agency will be able to request your loan funds which will be disbursed according to the agreed upon payment schedule between you and your qualified contractor in your construction contract. Your loan disbursement schedule can also be found in your HMLP Loan Agreement. **Please note that it can take up to 4 – 6 weeks after your inspection until the first loan disbursement can be made.**

It is the responsibility of your qualified contractor to secure all necessary permits from your municipality. Loan funds cannot be disbursed until a copy of these permits are submitted to your provider. If the contractor is requesting money before any work starts, the first payment can only be for construction materials and cannot be more than 1/3 of the total price of the project.

All loan disbursements are made after the homeowner submits receipts or invoices from their chosen contractor. Please note, invoices submitted directly by your contractor to your provider cannot be processed. It is the responsibility of the homeowner to verify the construction work is completed to their satisfaction and the payment milestone listed on the bid has been completed to authorize payment. Homeowners should never pre-sign invoices from their chosen contractor.

#### Step-Five

The construction monitor conducts a final inspection only when your project is totally finished to your satisfaction, and any municipal inspections have been conducted. The final payment (at minimum 10% of the total contract price) is released after the final HMLP inspection has been performed. The contractor must also sign a lien waiver.

#### **What happens if my application is determined not eligible?**

You will be notified by phone or in writing by the provider agency. The provider will attempt to provide you appropriate referrals to other programs or sources of funding.

#### **What if my project will cost more than my available loan amount?**

It will be your responsibility to find additional funds in order to complete your project. HMLP funds can only be used after all other sources of funding are spent on the project. Information on organizations or other programs that may have funds available can be found on our website or your provider can provide you with a handout with this information.

#### **Who will do the actual work to modify the home?**

HMLP and your provider cannot recommend contractors. You will hire the qualified contractor of your choice to complete your project. All construction professionals hired must be licensed and insured in the state of Massachusetts and obtain the required building permits and this licensed individual should be the person who signs the legally binding construction contract. For resources on hiring a contractor visit <https://www.mass.gov/info-details/homeowners-guide-to-hiring-a-home-improvement-contractor>.

#### **What should I expect during construction?**

Be sure to review Step Four above regarding loan disbursements during construction. Please note,

your provider is not able to negotiate or discuss the details of your project or application with your chosen qualified contractor. You should review the handout, *The Home Modification Loan Program & Contractors*, for more information on working with contractors and HMLP. Homeowners are solely responsible for overseeing their chosen qualified contractor and determining when to authorize payment. You should keep a copy of your construction contract near-by and refer to it often. If something is not going the way you feel it should or if you have questions, you need to speak to your chosen contractor. You should also notify the provider, who can advise you on possible next steps you can consider.

### **What if I have a dispute with my contractor?**

HMLP, your provider and the construction monitor cannot be involved in disputes regarding the legally binding contract you entered into with your chosen contractor. More information about hiring a construction contractor and consumer protection laws, including how to file a complaint can be found on the Office of Consumer Affairs at: <https://www.mass.gov/info-details/home-improvement-contractor-law-resources> or call this toll-free hotline at (888) 283-3757.

### **May I do any of the work myself?**

If you are a licensed contractor, you may be allowed to do the work yourself. Please be aware your loan funds can be used to pay for the cost of materials only. You will not be allowed to use loan funds to pay for the labor costs of yourself or your immediate family member(s).

### **What happens if I need to refinance my primary mortgage in the future?**

You'll work directly with your provider agency on the steps to request a subordination of your HMLP mortgage lien. Please be advised, in most cases, HMLP does not approve cash-out subordinations. Your provider will need to review a copy of your loan application, a copy of your home's appraisal, your credit report(s) and see proof you are current on your real estate taxes, to determine if they will subordinate their HMLP loan. The review process will be more extensive and take longer if you are seeking cash-out or the value of all your mortgaged debt in relation to the value of your home is high.

### **Is a Mortgage Protection Plan a requirement of the program?**

No. Some borrowers have received notices in the mail about a mortgage protection plan after they had a HMLP mortgage placed on their property. These notices are not from your provider or HMLP. You should consult an attorney, insurance agent or other trusted advisor for information on mortgage protection plans.

### **My home is in a Trust, am I eligible?**

A Trust does not disqualify you from being eligible for an HMLP loan. Your provider will require copies of your trust documents for review by the program's legal counsel. This review is so your provider can correctly document your loan.

### **I bought my home using an affordable home ownership program, am I eligible?**

This does not automatically disqualify you for a HMLP loan. These home ownership programs have rules that will require you to seek approval for any construction on your home. They often also require permission to enter into a mortgage so the resale price of your home remains affordable to the next homeowner.

Please provide your provide agency copies of any affordable housing restrictions/covenants attached to your deed for review by the program's legal counsel. It is helpful if you inform your provider of this restriction early in the application process.

# Home Modification Loan Program

## Application Checklist

**Applicant Name:** \_\_\_\_\_

Your application should be mailed directly to the provider agency serving your community, see page 2. Review this checklist carefully and be sure to submit a complete, signed, application, and the required additional documents to the provider agency serving your community.

### Sections of the Application:

- Applicant or Homeowner Information (page 8)**
- Household Income Information (page 9)**
- Household Asset Information (page 10)**
- Beneficiary Information and Home Modification Project Information (page 10-11)**
- Documentation of Need from Professional Form (page 12).** *Your selected professional MUST complete the entire form*
- Release of Information Form (page 13)**
- Property Information (page 14)**
- Signed PENALTY FOR FALSE OR FRAUDULENT STATEMENT (page 15)**
- Landlord Form (if applicable, ask your provider agency for a copy)**

### Required Application Documentation:

- Copy of Driver's License** or other government issued ID
- Proof you are up-to-date on real estate taxes** (a letter from your city or town, or an escrow account statement from your mortgage holder)
- MA Income Tax Return** (or proof you are up-to-date on your state income taxes) (If taxes were owed, you must include proof of payment)
- Household Income Documentation for the last 60 days** (pay stubs, pension statement, benefit statement)
- Three (3) months of Bank Statements for all household members**
- Copy of Current Mortgage Statement from Primary Mortgage Company**
- Copy of Current Deed for Property to be modified or a Copy of the Bill of Sale for Mobile Homes**
- HMLP Bid, Scope of Work & Contract Form** all parts of this form *MUST be* completed by your selected contractor
- For projects over \$50,000 or \$30,000 (your loan max.), proof of funds to complete the project (personal funds, lines of credit or loans, grants, gifts)
- Trust, Power of Attorney, or Deed Rider documents, if applicable

# Home Modification Loan Program Application

## Applicant or Homeowner Information

The applicant is the individual or individuals who own the property to be modified. Landlord applicants must complete a *Landlord Form*; please ask your provider agency for a copy.

*Please Print Clearly*

**Name** (Last, First, MI): \_\_\_\_\_

**Mailing address:**

Number Street Unit #

City State Zip Code

**Telephone:** Home: \_\_\_\_\_ Work and/or Cell: \_\_\_\_\_

Fax: \_\_\_\_\_ TTY/TTD: \_\_\_\_\_ E-Mail: \_\_\_\_\_

**Address of Property to be Modified (if different from above):**

Number Street Unit #

City State Zip Code

Is any person listed in this application (including all property owners or beneficiary) an employee or a relative of an employee of the Provider agency administering the Home Modification Loan Program?

Yes  No

Has any person listed in this application (including all property owners or beneficiary) received a Home Modification Loan from this or any other HMLP Provider agency? Yes  No  If yes, has it been repaid?

Yes  No  Please list agency \_\_\_\_\_

**Ethnic Background** (Optional) please circle which apply

Native American White Hispanic Black Asian Other \_\_\_\_\_

**How Did You Learn About the Home Modification Loan Program?**

- Internet Search  Radio/TV/Print Advertisement  Informational Poster  
 Friend or Relative  Senior Center/Council on Aging  Independent Living Center  
 Community or Housing Organization  Municipal Office  Regional MRC office  
 Other State Agency (DDS, DPH, DMH, MCB, MCDHH)  Disability Organization  
 Healthcare Agency (home health, skilled nursing facility, doctor's office or hospital)  contractor  
Other \_\_\_\_\_

## Income Information

**Applicant or Homeowner Name:** \_\_\_\_\_

If Applicant is a landlord renting to a family member, list all individuals in both the beneficiary's household and the property owner's household.

If Applicant is a landlord renting to a non-family member, list all individuals in the tenant's household.

**Please list all persons in household** (attach additional sheet if needed):

1. NAME: \_\_\_\_\_ Date of Birth \_\_\_\_\_ SOCIAL SECURITY NO. \_\_\_\_\_

Insurance: Private  Medicare  Medicaid  None

2. NAME: \_\_\_\_\_ Date of Birth \_\_\_\_\_ SOCIAL SECURITY NO. \_\_\_\_\_

Insurance: Private  Medicare  Medicaid  None

3. NAME: \_\_\_\_\_ Date of Birth \_\_\_\_\_ SOCIAL SECURITY NO. \_\_\_\_\_

Insurance: Private  Medicare  Medicaid  None

4. NAME: \_\_\_\_\_ Date of Birth \_\_\_\_\_ SOCIAL SECURITY NO. \_\_\_\_\_

Insurance: Private  Medicare  Medicaid  None

5. NAME: \_\_\_\_\_ Date of Birth \_\_\_\_\_ SOCIAL SECURITY NO. \_\_\_\_\_

Insurance: Private  Medicare  Medicaid  None

**Indicate in the table below all income for each individual in the household listed above.**

Name (# From above)	Source of Income	Documentation	Income/Month	Income/Week	Annualized

**Please DO NOT fill out the section below the dotted line. This is for Provider Use Only:**

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**Total # Persons in Household:** \_\_\_\_\_ **Total Annual Household Gross Income: \$** \_\_\_\_\_  
**Total Household Assets \$** \_\_\_\_\_

20\_\_ **Income Limit for family size listed above: \$** \_\_\_\_\_ **Verified By:** \_\_\_\_\_  
**Loan Product Eligibility:**  yes  no **Date:** \_\_\_\_\_

## Household Assets

Indicate the cash value of the following assets for each individual in the household. Please note, account statements may be required.

Name	Cash	Checking Acct.	Savings Acct.	Money Market Acct.	Brokerage Acct.	Stocks	Bonds	Mutual Funds	Other Investment Capital	Personal Property (including real estate)

## Beneficiary Information

The beneficiary is the individual(s) in the household with the professionally documented limitation(s) and the person(s) who will benefit from the modifications (if additional space is needed, please include on a separate sheet):

(1) Name: \_\_\_\_\_ Age: \_\_\_\_\_  
Last First MI

Relationship to Homeowner/Landlord (i.e. child, niece, brother, friend, tenant): \_\_\_\_\_  
 Is the property listed above the Primary Permanent Address of this person: \_\_\_ yes \_\_\_ no

(2) Name: \_\_\_\_\_ Age: \_\_\_\_\_  
Last First MI

Relationship to Homeowner/Landlord (i.e. child, niece, brother, friend, tenant): \_\_\_\_\_  
 Is the property listed above the Primary Permanent Address of this person: \_\_\_ yes \_\_\_ no

(3) Name: \_\_\_\_\_ Age: \_\_\_\_\_  
Last First MI

Relationship to Homeowner/Landlord (i.e. child, niece, brother, friend, tenant): \_\_\_\_\_  
 Is the property listed above the Primary Permanent Address of this person: yes \_\_\_ no \_\_\_



# DOCUMENTATION OF NEED FROM PROFESSIONAL FORM

**Your selected professional must complete all section of this form and sign it for it to be considered valid.**

The Home Modification Loan Program provides funding for necessary home modifications or adaptations, which are required because the individual's ability to function on a daily basis is limited by the configuration of their home. When completing this form, please be specific and identify the functional aspects of the individual's limitation(s) that directly relates to a need for improved accessibility and/or safety.

Date: \_\_\_\_\_

1. Name of Individual: \_\_\_\_\_ Age: \_\_\_\_\_

2. What is the individual's primary impairment? \_\_\_\_\_

What is the individual's secondary impairment? \_\_\_\_\_

List any additional impairments: \_\_\_\_\_

3. What types of functional limitations does the individual's impairment(s) involve? (Please check all that apply):

- Mobility (uses wheelchair)
- Mobility (uses walker/other mobility device)
- Mobility (currently uses no mobility device)
- Dexterity
- Difficulty breathing/shortness of breath
- Emotional or behavioral

- Sensory
  - Sight
  - Hearing
  - Chemical sensitivity
- Developmental
- Cognitive
- Limited safety awareness

other – Please specify \_\_\_\_\_

4. List the necessary permanent home modifications or the changes to the current configuration of the home, which directly relate to improving the individual's day-to-day function or will allow the person to live independently in the community. *For example, Sally has gait issues and is unable to safely get in and out of her current shower. She would benefit from a barrier-free shower.*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature of Professional

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Phone #

\_\_\_\_\_  
Mailing Address

## Release of Information

I hereby give authorization to \_\_\_\_\_ (*Provider agency*) to make inquiries for the Home Modification Loan Program as needed regarding information and documentation supplied by me to verify:

\_\_\_\_\_ Household income

\_\_\_\_\_ Household assets

\_\_\_\_\_ Unsafe conditions noted at time of inspection

\_\_\_\_\_ My need for modifications as documented by \_\_\_\_\_, (*a professional with whom I have a client history*)

Address of the residence to be modified is:

\_\_\_\_\_

<b>Number</b>	<b>street</b>	<b>city/town</b>	<b>zip</b>
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\_\_\_\_\_

<b>Phone</b>	<b>e-mail</b>
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\_\_\_\_\_

This information is in regard to my request for a Home Modification Loan.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**This authorization is valid until my loan has been closed and all modification work completed.**



**PENALTY FOR FALSE OR FRAUDULENT STATEMENT**

The applicant(s) certifies that all information provided herein, and all information in support of this application, is given for obtaining assistance from the Home Modification Loan Program (HMLP).

I/We hereby certify that all of the above statements are true, accurate, and complete to the best of my/our knowledge and belief.

I hereby consent to the verification of any information given in this application. I understand that the information will be used to determine eligibility for this program and is subject to the requirements of HMLP Program Guidelines. The applicant(s) agree(s) to abide by the HMLP requirements in connection with any assistance received pursuant to this application.

**I understand that HMLP may deny my application if I am currently filing for bankruptcy and/or have a bankruptcy case pending. I will notify the Provider agency of any current, pending, or future bankruptcy or foreclosure action against me.**

All information generated as a part of this program is confidential between the program applicants and program administrators.

**Signature(s) of Property Owner/Borrowers:** *The signatories below acknowledge that this document is signed under pains of penalties of perjury.*

All persons listed on the deed must sign below.

**Signature:**

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____