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**

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**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:

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

Revised (03/08)
**THE HOME STORE**  
**PROGRAM APPLICATION**

### CURRENT HOUSEHOLD

<table>
<thead>
<tr>
<th>Applicant #1 Name</th>
<th>M.I.</th>
<th>Last name</th>
<th>D.O.B</th>
<th>Social security</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant #2 Name</td>
<td>M.I.</td>
<td>Last name</td>
<td>D.O.B.</td>
<td>Social security</td>
<td>Age</td>
</tr>
</tbody>
</table>

**Dependent(s)**

<table>
<thead>
<tr>
<th>D.O.B.</th>
<th>Social security</th>
<th>Age</th>
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</thead>
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</tbody>
</table>

### CURRENT ADDRESS

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

### PHONE NUMBER

- **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 #)

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Revised (03/08)
HOME OWNERSHIP
- O I (we) have not owned a house in the past 3 years
- O I (we) no longer own a house due to a divorce or a legal separation.
- O 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.

<table>
<thead>
<tr>
<th>WHO RECEIVES</th>
<th>TYPE OF INCOME</th>
<th>START DATE</th>
<th>END DATE</th>
<th>MONTHLY INCOME</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

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.)

<table>
<thead>
<tr>
<th>WHO PAYS</th>
<th>TYPE OF DEBT</th>
<th>PAID TO WHOM</th>
<th>ESTIMATED MONTHLY PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>$_______________________</td>
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</tbody>
</table>
CURRENT MONTHLY HOUSEHOLD EXPENSES (ESTIMATED)

This information is optional, but will be very helpful in establishing a realistic budget for affordable home ownership.

- Rent
- Car insurance
- Insurance
- Utilities
- Car repairs
- Child support
- Food
- Gas
- Alimony
- Clothing
- Other transportation
- Telephone
- Day care
- Health care
- Savings
- School Tuition
- Entertainment
- Other (specify)

CURRENT CASH ASSETS
Current checking, savings, credit union, accounts

<table>
<thead>
<tr>
<th>CHECKING ACCOUNT BANK’S NAME</th>
<th>CURRENT BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$________________</td>
</tr>
</tbody>
</table>

| SAVINGS ACCOUNT BANK’S NAME | $________________|

How much is or will be available for a down payment? $__________.
When will it be available? ________________.

How much is or will be available for closing cost? $__________.
When will it be available? ________________.

CREDIT HISTORY
(Consult the circles below that fit your particular situation. Please answer accurately as possible, and do not be discouraged as many credit problems can be worked out - often with just an explanation letter.)

- Monthly bill payments are current and on time.
- Some monthly bill payments have been late recently.
- There has been a bankruptcy. If yes: O Chapter 7  O Chapter 13
- There is an outstanding judgment.
- Wages have recently been garnished.

COMMENTS:
________________________________________________________________________
________________________________________________________________________

ACKNOWLEDGEMENT

Revised (03/08)
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 __________________________
Signature __________________________
Date __________________________
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)

O I do not wish to furnish this information

A#1 A#2 Race/National Origin

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

Gender/Disability

O O Female
O O Male
O O Permanent disability

Household Type

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

Revised (03/08)