United Housing Home Improvement Loan Program

Thank you for your interest in United Housing's Home Improvement Loan program. The loan amount is up to $15,000 with a low fixed interest rate and a 10-year repayment term. A lien will be placed on the subject property until the loan has been satisfied.

How to apply:
1. Complete United Housing's Home Improvement Intake Form.
   Note: The Home Improvement Loan program is based on "household income." Income documentation is required for everyone living in the subject property that is over the age of 18.

Forward all of the above to United Housing for review.

Please note, if approved, you must attend a one-on-one coaching session with United Housing to discuss budgeting and home maintenance.

For questions contact:
United Housing, Inc.  Telephone:  901-272-1122
Email:  tmcclelland@uhinc.org
Address:  2750 Colony Park Dr.
          Memphis TN 38118
2750 Colony Park Drive
Memphis, TN 38118
Phone: 901-272-1122
Fax: 901-272-1181
www.uhine.org

BOREDER ORER

Please Print Clearly

Name:___________________________
First__________Middle__________Last__________

Address:____________________________________County__________

City:__________________State:__________Zip Code:__________

Number of years at residence: ___________Telephone: Home: (___)________Work: (___)________

Cellular: (___)________Date of Birth: ______/_____/_______
Social Security Number:_______Gross Monthly Income: $__________

E-Mail:__________________________U.S. Citizen: Yes No

Marital Status (Please Circle).


Gender (Please Circle): Male Female

Property Address in need of repairs/improvements: ________________________________

Are you currently living at the property which needs repairs/improvements? Yes No

(Please check repairs needed)

___Roofing ___Mechanical ___Electrical ___Plumbing ___Handicapped accessibility improvements
___Weatherization and Energy Conservation (Windows, Storm Windows, Doors, and Insulation)
___Safety and Security ___Exterior repairs/painting/siding ___Code violations
___Other: ________________________________

Household Type:

Household Size:____How many dependents (Other than those listed by any co-borrower)? ____________

What ages are they?______________

Education (Please Circle One):

1. Below high school diploma 2. High school diploma or equivalent
3. Two-year college 4. Bachelor’s Degree
5. Masters Degree 6. Above Masters Degree
HOME IMPROVEMENT LOAN

How did you hear about United Housing, Inc.? (Mark those that Apply):

EMPLOYMENT — LAST TWO YEARS

Primary Employer: ____________________________

Title ____________________________ Hire Date __________ Phone ____________________________

Address ____________________________ City ______ State ______ Zip Code ______

(Please Circle):  Part-Time or Full-Time

Gross Income (Before Taxes): $______________

Is this amount paid:  __hourly  __weekly  __every two weeks  __twice a month  __monthly

Secondary Employer: ____________________________

Title ____________________________ Hire Date __________ Phone ____________________________

Address ____________________________ City ______ State ______ Zip Code ______

(Please Circle):  Part-Time or Full-Time

Gross Income (Before Taxes): $______________

Is this amount paid:  __hourly  __weekly  __every two weeks  __twice a month  __monthly

***If you have been employed by the primary employer for less than two years, please complete and list additional previous employers on the back of this form.***

Previous Employer: ____________________________

Title ____________________________ Hire Date __________ Phone ____________________________

Address ____________________________ City ______ State ______ Zip Code ______

(Please Circle):  Part-Time or Full-Time

Gross Income (Before Taxes): $______________

Is this amount paid:  __hourly  __weekly  __every two weeks  __twice a month  __monthly
# HOME IMPROVEMENT LOAN

## INCOME

<table>
<thead>
<tr>
<th>Type of Income</th>
<th>Borrower Monthly Amount</th>
<th>Co-Borrower Monthly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alimony/Child Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Employment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security</td>
<td></td>
<td></td>
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<tr>
<td>Pension Income</td>
<td></td>
<td></td>
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<tr>
<td>Public Assistance</td>
<td></td>
<td></td>
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<tr>
<td>Self-Employment Income</td>
<td></td>
<td></td>
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<tr>
<td>Dependent SSI Income</td>
<td></td>
<td></td>
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<tr>
<td>Disability Income</td>
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<td></td>
</tr>
</tbody>
</table>

**TOTAL INCOME**

**BORROWER**

- Can you document your child support/alimony income? Yes | No
- If yes, how long will it continue? __________

**CO-BORROWER**

- Can you document your child support/alimony income? Yes | No
- If yes, how long will it continue? __________

---

## LIABILITIES/DEBT

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities.

<table>
<thead>
<tr>
<th>Paid To</th>
<th>Current Balance</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
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<tr>
<td>2.</td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
<td></td>
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<tr>
<td>4.</td>
<td></td>
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<tr>
<td>5.</td>
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<td></td>
</tr>
</tbody>
</table>

*Please use the back of this page for additional liabilities...

**BORROWER**

- Have you ever filed Chapter 7 bankruptcy? Yes | No
- What year did you file? __________
- Discharged Dismissed? Yes | No

**CO-BORROWER**

- Have you ever filed Chapter 7 bankruptcy? Yes | No
- What year did you file? __________
- Discharged Dismissed? Yes | No

- Have you ever filed Chapter 13 bankruptcy? Yes | No
- What year did you file? __________
- Discharged Dismissed? Yes | No
# LIQUID FUNDS/SAVINGS/INVESTMENTS

Please list the approximate value of the following:

<table>
<thead>
<tr>
<th></th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Securities (Stocks, Bonds, CDs, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Account</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

# LIVING EXPENSES

<table>
<thead>
<tr>
<th></th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current monthly rent or mortgage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric/Gas/Solid Waste</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone/Cellular/Pager</td>
<td></td>
<td></td>
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<tr>
<td>Food</td>
<td></td>
<td></td>
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<tr>
<td>Cable/Satellite TV</td>
<td></td>
<td></td>
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<tr>
<td>Other Living Expenses</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

# ADDITIONAL INFORMATION

<table>
<thead>
<tr>
<th></th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you a veteran?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Are you active military?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
CO-BORROWER

Name: ___________________________ ___________ ________
   First                     Middle                     Last
Address: ____________________________________________
City: ___________________ State: ___________ Zip Code: __________________
Telephone Numbers: Home: (_____)-__________ Work: (_____)-__________
Social Security Number: _______-_______-_______ Date of Birth: ______/_____/______
E-Mail: ______________________________

U.S. Citizen: Yes No

Marital Status (Please Circle):

Gender (Please Circle): Male Female

Housing Status (Please Circle):
1. Own     2. Rent
3. Other __________________________

Relationship to Borrower (Please Circle): Spouse Child Sibling Parent Other ______

EMPLOYMENT — LAST TWO YEARS

Primary Employer: __________________________
Title: ___________________________ Hire Date: ___________ Phone: ___________
Address: ___________________________ City: ___________ State: ___________ Zip Code: ___________

(Please Circle): Part-Time 0 Full-Time

Gross Income (Before Taxes): $________________________
Is this amount paid: ______hourly ______weekly ______every two weeks ______twice a month ______monthly

***If you have been employed by the primary employer for less than two years or hold a secondary job, please list additional employers on the back of this form.***
AUTHORIZATION

I authorize United Housing, Inc. to:

(a) Pull my/our credit report to review for housing counseling, lending procedures, or informational inquiry purposes;

(b) Release and/or receive credit, financial, employment, and other information to or from other agencies or firms as may be essential for improving my housing situation;

I understand that participating in the United Housing Budgeting/Home Maintenance Class and/or completing this questionnaire does not guarantee that I am approved automatically for a loan or grant from United Housing, Inc. Also, I understand that I do not have to use any of the loan products or services of United Housing, Inc. or work with its partners.

Any intentional misrepresentation of the information on this form can result in civil or criminal charges under the provisions of Title 18, United Status Code, Section 1001. All of the information provided on this form will be handled in a confidential manner. The law provides that a Lender/Agency may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, this Lender/Agency is required to note race and gender on the basis of visual observation or surname.

The Fair Housing Act prohibits discrimination in housing because of, race, color, national orgin, religion, sex, familial status, or handicap (disability). I have received a copy of the "Fair Housing, It’s Your Right" pamphlet.

I have read and understood all of the information and certify that I have been truthful in completing this questionnaire.

Borrower ___________________________ Date __________

Co-Borrower ___________________________ Date __________
BORROWER(S) CERTIFICATION AND AUTHORIZATION

Borrower(s) Certification

I/We have applied for a loan from United Housing, Inc. (UHI). In applying for the loan, I/we completed a loan application containing various information including: (1) the purpose of the loan, (2) my/our employment and income information, and (3) my/our assets and liabilities. I/We certify that all the information provided on the application is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

I (We) give permission to United Housing, Inc. hereafter referred to as (UHI) to obtain and review my credit report. I understand and agree that UHI intends to use the credit report for the purpose of evaluating my credit history. I (We) authorize the release of all information regarding my (our) past and present employment and other earnings records, clarification of credit issues, bank accounts, stock holdings, and any other financial records that are requested by United Housing, Inc.

I/We understand and agree that UHI may verify the information provided on the application and my/our credit report by contacting my/our employer and/or other source of reported income, my/our financial institution and my/our creditors.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan.

Authorization to Release Information

I/We have applied for a loan from United Housing (UHI). As part of the loan application and closing process, I/we understand that I/we will be providing UHI with both public and non-public personal information, including but not limited to my/our name, address, employment history and income, bank account numbers and balances, credit history, copies of my/our tax returns and other information contained in or related to my/our loan application ("Nonpublic Personal Information"). I/We understand that the UHI may verify the information it receives either before or after the loan is closed or as part of the Lender’s quality control program.

I/We authorized United Housing to disclose my/our Nonpublic Personal Information to other parties, including but not limited to:

- Credit Bureaus
- Insurers/Guarantors
- Potential Investors

I/We understand that Nonpublic Personal Information, as well as other documents or information provided to UHI with my/our loan application may be used by other departments of the agency for the purpose of determining if there are other UHI’s products for which I/we may qualify or be interested in. I/We hereby authorized the use of such information by UHI for such purpose and understand and agree that I/we may receive information in the future regarding other UHI’s products.

BORROWER ACKNOWLEDGEMENT

The borrower(s), having read the contents of the Home Improvement/Repair Loan Program Guidelines, the Outline of Construction Process, and the above disclosures, acknowledges receipt of these documents and by signing below agree to the terms of the program.

A photo copy of my/our signature(s) may be deemed to be the same as my/our original signature(s) and may be used in place of my/our original signature(s).

<table>
<thead>
<tr>
<th>Applicant Signature</th>
<th>Date</th>
<th>Social Security Number</th>
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<table>
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<tr>
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FEDERAL NOTIFICATIONS

Equal Credit Opportunity Act Notice
The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant’s income is derived from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this lender is:

Federal Reserve Consumer Help
PO Box 1200
Minneapolis MN 55480
(888) 851-1920 phone
(877) 766-8533 TTY
(877) 888-2520 fax

Fair Credit Reporting Act Notice
An investigation will be made as to the credit standing of all persons who apply for credit by completing and submitting a loan application with United Housing. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event United Housing denies your application due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provision of section 615(b) of the Fair Credit Reporting Act.

USA Patriot Act Requirements Notification
To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.