

HOMEOWNER'S EMERGENCY LOAN PROGRAM (HELP)

Dear Applicant:

Thank you for your interest in the Homeowner's Emergency Loan Program (HELP). Enclosed you will find a loan package for the HELP Program. When you have completed the two (2) page application and conflict of interest form, please return them along with the items listed below to: **Jarmeale E. Fairclaugh, Urban Redevelopment Authority, 200 Ross Street, 10th Floor, Pittsburgh, PA 15219.**

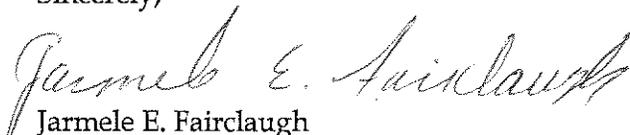
Listed below are the items that you need to send in with the application and conflict of interest form for a HELP Loan with the Urban Redevelopment Authority of Pittsburgh (URA):

1. A fully executed, recorded Deed;
2. Proof of Income (e.g., two (2) month's of pay stubs, Social Security Award Letter, DPA Printout, etc.);
3. Prior year's Federal Income Tax Return or call IRS @ 1-(800)-829-1040 to request a non-filing verification letter;
4. Prior year's tax receipts showing payment of both the City & School District of Pittsburgh Real Estate Taxes and Allegheny County Real Estate Taxes;
5. An itemized estimate from the contractor that you want to do the work. Please make sure the contractor understands that he/she is paid when the job is created.
6. Other items may be needed on a case-by-case basis. Each applicant will be told if any additional information or documentation is needed when you call initially.

You will have five (5) days from your initial call for information to return the required documentation so that we can begin the loan process. If you do not receive the documentation during that time period, the URA does not consider the problem to be an emergency. You will be referred to one of the other loan programs managed by the URA.

If you have any questions or need more information, please feel free to contact me at (412) 255-6573. Thank you for your cooperation.

Sincerely,



Jarmeale E. Fairclaugh
Finance Specialist

**URBAN REDEVELOPMENT AUTHORITY OF PITTSBURGH
HOME OWNER'S EMERGENCY LOAN PROGRAM (HELP)
LOAN APPLICATION**

Please return application to:

Date _____

Urban Redevelopment Authority of Pittsburgh
Attention: Jarnele E. Fairclough
200 Ross Street 10th Floor
Pittsburgh, PA 15219

IMPORTANT: Read these directions before completing this application.

If you are applying for a loan in your own name and are relying on your own income or assets and not the income or assets of another person as a basis for repayment of the loan requested, complete information under Applicant No. 1, and Sections A and B. You must supply income information for all members of the household.

If you are applying for a loan that you and another person will benefit from and are relying on income and assets from yourself and another person(s), complete information under both Applicant No. 1 and Applicant No. 2, and Sections A and B.

PERSONAL INFORMATION:					PERSONAL INFORMATION:				
APPLICANT 1					APPLICANT 2				
Name:	Last	First	Initial	Birth Date / /	Name:	Last	First	Initial	Birth Date / /
Marital Status: Married () Widowed () Unmarried () Separated ()					Relationship to Applicant:				
Home Address:				Zip Code	Home Address:				Zip Code
Years There:			Telephone:		Years There:			Telephone:	
Previous Address:					Previous Address:				
Social Security No.:			Number of Dependents:		Social Security No.:			Number of Dependents:	
Nearest Relative Not Living With You:					Nearest Relative Not Living With You:				
Address:			Telephone:		Address:			Telephone:	
BUSINESS INFORMATION:					BUSINESS INFORMATION:				
APPLICANT 1					APPLICANT 2 (Or Other Person)				
PRESENT EMPLOYER: Name:					PRESENT EMPLOYER: Name:				
Address:					Address:				
Telephone:					Telephone:				
Years There/Position Held:					Years There/Position Held:				
PREVIOUS EMPLOYER: Name:					PREVIOUS EMPLOYER: Name:				
Address:					Address:				
Telephone:					Telephone:				
Years There/Position Held:					Years There/Position Held:				
CREDIT INFORMATION:					CREDIT INFORMATION:				
APPLICANT 1					APPLICANT 2				
MONTHLY GROSS INCOME: \$					MONTHLY GROSS INCOME: \$				
Other Income Sources & Amounts: (Social Security & Pension) \$					Other Income Sources & Amounts: (Social Security & Pension) \$				
\$					\$				
\$					\$				
TOTAL MONTHLY INCOME: \$					TOTAL MONTHLY INCOME: \$				

CREDIT INFORMATION CON'T.	APPLICANT 1	APPLICANT 2
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CHECKING ACCOUNT: Name of Bank: <hr/> Branch Address: <hr/> Account No./Balance: <hr/>	CHECKING ACCOUNT: Name of Bank: <hr/> Branch Address: <hr/> Account No./Balance: <hr/>
SAVINGS ACCOUNT: Name of Bank: <hr/> Branch Address: <hr/> Account No./Balance: <hr/>	SAVINGS ACCOUNT: Name of Bank: <hr/> Branch Address: <hr/> Account No./Balance: <hr/>
HOME MORTGAGE: Name of Bank: <hr/> Branch Address: <hr/> Original Mortgage Amount: \$ <hr/> Unpaid Balance: \$ <hr/> Monthly Payment: \$ <hr/>	HOME MORTGAGE: Name of Bank: <hr/> Branch Address: <hr/> Original Mortgage Amount: \$ <hr/> Unpaid Balance: \$ <hr/> Monthly Payment: \$ <hr/>
CAR OWNED: Year and Make: <hr/> Financed By: <hr/> Account No. <hr/> Unpaid Balance: \$ <hr/> Monthly Payment: \$ <hr/>	CAR OWNED: Year and Make: <hr/> Financed By: <hr/> Account No. <hr/> Unpaid Balance: \$ <hr/> Monthly Payment: \$ <hr/>

SECTION A - SECURED PROPERTY

Address of Property to be Improved:	Dwelling Units In Home	Size	Family
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SECTION B - INSTALLMENT DEBTS

(Show all Banks/Credit Unions, National Credit Cards and Finance Companies from which you have borrowed or which you are authorized to use. Use a separate sheet if necessary.)

Creditor - Address/Account No.	ORIGINAL AMOUNT	UNPAID BALANCE	MONTHLY PAYMENT
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
4.	\$	\$	\$
TOTALS	\$	\$	\$

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. The Urban Redevelopment Authority and Dollar Bank are authorized to check my credit and employment history and to discuss any questions about my credit experience.

SIGNATURE: _____ **SIGNATURE:** _____

How did you hear about the Program?

**URBAN REDEVELOPMENT AUTHORITY OF PITTSBURGH
HOMEOWNER'S EMERGENCY PROGRAM (HELP)
CONFLICT OF INTEREST DISCLOSURE**

All applicants for the Homeowner's Emergency Loan Program are required to disclose if they are employees or related to employees of the Urban Redevelopment Authority (URA) or the City of Pittsburgh. If you are a URA or City of Pittsburgh employee or are related to a URA or City of Pittsburgh employee, a formal Conflict of Interest waiver must be presented to the URA's Board of Directors. If the source of funding for your URA financing is the U.S. Department of Housing and Urban Development (HUD), then you must also submit a formal Conflict of Interest waiver to City Planning and to HUD for approval.

PLEASE COMPLETE APPLICABLE SECTION AND SIGN AT BOTTOM

SECTION A

I _____ hereby acknowledge that I am an employee of the:
_____ City of Pittsburgh _____ Department
_____ URA of Pittsburgh _____ Department

OR

SECTION B

I _____ hereby acknowledge that I am related to
(Employee's Name) _____ an employee of the
_____ City of Pittsburgh
_____ URA of Pittsburgh

My relationship to the employee: _____ Spouse, _____ Father, _____ Mother, _____ Daughter,
_____ Son, _____ Other (Specify relationship)

He/She is employed in the (Department/Position) _____

OR

SECTION C

I _____, hereby certify that I **am not** related to an employee of
the City or URA of Pittsburgh nor am I an employee of the City or URA of Pittsburgh.

I acknowledge and agree that any misrepresentation contained in this Conflict of Interest Disclosure may result in the cancellation of my application for a loan or grant or, if the misrepresentation is discovered after the loan or grant is made, I may be required to repay the loan or grant on demand.

DATE

APPLICANT'S SIGNATURE

DATE

CO-APPLICANT'S SIGNATURE

U R B A N
 REDEVELOPMENT
 AUTHORITY
OF
 PITTSBURGH

INCOME VERIFICATION AND COMPUTATION WORKSHEET

DATE: _____

APPLICANTS NAMES: _____

INCOME:

Source(s) of Incomes	Monthly Gross Income	Annual Gross Income	Verification
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
Total Annual Income:		\$ _____	

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Name & Age of Each Member: _____ Age: _____

Name & Age of Each Member: _____ Age: _____

Name & Age of Each Member: _____ Age: _____

Total Members in Household: _____

 Homeowner's Signature