

A dark blue vertical bar runs down the left side of the page. A blue arrow points from the right side of this bar towards the title text.

HOME Program Down Payment Assistance Loan Application

Several thin, curved lines in shades of gray and blue originate from the bottom left corner and sweep upwards and to the right across the page.

HOUSING & COMMUNITY
DEVELOPMENT DEPARTMENT
CITY OF WACO





City of Waco

Down Payment Assistance Program Criteria

Housing & Community Development
300 Austin Waco TX 76701
254-750-5656 254-750-5604 (fax)

Potential Borrowers:

Borrower (printed name)

Co-Borrower (printed name)

These are the guidelines and requirements for the City of Waco for Down Payment and/or Closing Cost Loan assistance:

- This is not a Grant:** YOU ARE TAKING OUT A SPECIAL TYPE OF LOAN which will be repayable or forgivable as determined through the application and loan process. Both special loan types require you, the homeowner, to occupy the property as a primary residence for a 5, 10, or 15 year affordability period as determined by HUD. If the property is no longer used as the borrower(s) principal residence before the end of the affordability period, the remaining balance will be come due and payable.
- Current land/housing ownership or previous housing property ownership within the most recent 3 years will prevent you from participating in this program.
- Property must be located in the City Limits of Waco.** A mailing address is not legal confirmation. Check your address using: www.mclennanacad.org
- Borrowers total household income** based on family size must be within the following guidelines:

2019 HUD Home Loan Income Limits								<i>effective 6-28-19</i>	
Family Size	1	2	3	4	5	6	7	8	
80% of Median Income	\$ 36,150	\$ 41,300	\$ 46,450	\$ 51,600	\$ 55,750	\$ 59,900	\$ 64,000	\$ 68,150	

- Sales price** for existing and newly constructed homes must be within the following guidelines:

HUD Guidelines for Down Payment Assistance					<i>effective 5-1-19</i>
	Single Family	Duplex Home	Triplex Home	4-plex Home	
Existing Home	\$ 170,000	\$ 218,000	\$ 264,000	\$ 326,000	
New Home Construction	\$ 227,000	\$ 291,000	\$ 352,000	\$ 436,000	

- Buyers must contribute a minimum of \$750.00 of their own money toward the purchase of the property.** Gift funds or borrowed funds are not acceptable for this requirement. Proof of commitment will be verified through bank statements, money orders, or canceled checks. The home inspection paid by the Buyer will count towards the \$750.
- Homebuyer Counseling is required for all applicants through an approved Homebuyer Counseling course.** These classes are not offered on a daily basis. Closings must be delayed if the class is not completed. Local approved Homebuyer Counselors are:
 - Neighborhood Housing Services
 - Debbie Rhodes-Loan Source Real Estate Loans
 - Grassroots Community Development
 - Waco Habitat for Humanity
- Borrower’s proposed monthly** house payment must be within 23-30% of gross monthly income. The proposed house payment plus any personal loan or credit card debt, etc. may not exceed 40% of the borrower’s gross monthly income.
- Borrowers** must demonstrate approval of permanent long term, fixed rate financing through a Mortgage Company or bank. City of Waco only assists with down payment and closing costs associated with the purchase.
- Assistance is based on** individual need, demonstration of qualifications through the loan application, documents, and Loan Committee Review. Minimum assistance is \$1,000. Maximum assistance is \$25,000.
- Application Submission Deadline is 60 days** prior to loan closing. Incomplete applications will be rejected. This minimum deadline does not guarantee loan approval before closing.
- Every** loan request will be submitted to the Waco Loan Committee for consideration. Loan Committee has the final determination on approving, denying, or modifying the loan request. Being income eligible and meeting debt ratio requirements does not constitute an automatic approval. These funds are subject to availability—there is no guarantee funds will be available when you are ready to close your loan.

Borrower Signature

Date

Co-Borrower Signature

Date



City of Waco

Down Payment Assistance
Application Check List

Housing & Community Development
300 Austin Waco TX 76701
254-750-5656 254-750-5604 (fax)

The following items are required for each application – NO EXCEPTIONS

- 1. Loan Application & all disclosure forms in this packet (incomplete applications will be rejected)
2. Pre-approval letter from a lender for a 30 year fixed rate mortgage loan
3. Real Estate Purchase Contract only if a contract has already been executed on a property
4. Drivers' License or Picture I.D. - copy for each household member age 18 and older
5. Social Security Cards - copy for each household member
6. If not a U.S. Citizen: copy of U.S. Immigration Permit (green card) for each household member
7. Current Employment Paystub - Most recent 60 concurrent days of pay check stubs for all household members over the age of 18.
8. W-2 forms and matching Tax Returns - copy of the last 2 years including all schedules for residents 18 years and older.
9. For SELF-EMPLOYED Borrower(s) Profit and Loss Statement - Current year-to-date statement signed
10. Retirement / Pension / Social Security / Disability income – provide copies of most recent award letters for each household member receiving any of these incomes
11. IRS – 4506 form – authorizing City of Waco to request tax returns from the IRS.
12. Divorce Decree - if applicable
13. Child Support Court Order(s) – for each covered child
14. Bank Statements - copies of the last 6 months with all pages for all household member accounts
15. Verification of Rent – provide all Landlord information including address and phone numbers to cover the last 2 years residency

Table with 4 columns: Information was provided by, Staff Signature, Date, Time. Includes sub-headers for delivery methods like Face-to-Face Interview, Faxed to City/Housing Office, Mailed to City/Housing Office, Delivered to Housing Office by, Applicant emailed Staff, Agent emailed Staff.



City of Waco

Down Payment Assistance Application
Borrower Information

Housing & Community Development
300 Austin Waco TX 76701
254-750-5656 254-750-5604 (fax)

	Borrower				Co-Borrower			
Legal Name <i>(include Jr. or Sr. if applicable)</i>								
Preferred/Nick Name								
Social Security #								
Date of Birth <i>(mm/dd/yyyy)</i>								
Primary Phone #								
Alternate Phone #								
Email Address								
Marital Status & Dependents	<input type="checkbox"/>	Married	<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Married	<input type="checkbox"/>	Widowed
	<input type="checkbox"/>	Separated	<input type="checkbox"/>	Divorced	<input type="checkbox"/>	Separated	<input type="checkbox"/>	Divorced
	<input type="checkbox"/>	Single	<input type="checkbox"/>		<input type="checkbox"/>	Single	<input type="checkbox"/>	
Other Information	<input type="checkbox"/>	# of Dependents	<input type="checkbox"/>	# of Years in School	<input type="checkbox"/>	# of Dependents	<input type="checkbox"/>	# of Years in School

Present Address	Own	Rent	Other:	Own	Rent	Other:
Address, City, State, Zip Code						
Landlord Name & Phone						
Monthly Rent & How long have you lived here?	<i>Amount</i> \$		<i># Years</i> <i># Months</i>	<i>Amount</i> \$		<i># Years</i> <i># Months</i>
Mailing Address <i>(if not present address)</i>						
<i>If residing at Present Address less than 2 years, complete the following:</i>						
Former Address	Own	Rent	Other:	Own	Rent	Other:
Address, City, State, Zip Code						
Landlord Name & Phone						
Monthly Rent & How long have you lived here?	<i>Amount</i> \$		<i># Years</i> <i># Months</i>	<i>Amount</i> \$		<i># Years</i> <i># Months</i>

Information for Fair Housing Monitoring

The following information is requested by the Federal Government in order to monitor the lender's compliance with equal credit opportunity, fair housing and home disclosure laws. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. You are not required to furnish this information, but are encouraged to do so. If you do not respond, under Federal regulation, this lender is required to note the information on the basis of visual observation and surname. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan.)

	Borrower	I don't wish to give response	Co-Borrower	I don't wish to give response
Ethnicity:	Hispanic or Latino	NOT Hispanic or Latino	Hispanic or Latino	NOT Hispanic or Latino
Race: <i>(select all that apply)</i>	American Indian or Alaska Native	African American or Black	American Indian or Alaska Native	African American or Black
	Asian	Native Hawaiian or Pacific Islander	Asian	Native Hawaiian or Pacific Islander
	White	More than 2 Races	White	More than 2 Races
Gender	Female	Male	Female	Male



City of Waco

Down Payment Assistance Application

Declarations

Housing & Community Development

300 Austin Waco TX 76701

254-750-5656 254-750-5604 (fax)

Declarations & Information						
To be eligible for Down Payment Assistance, borrower(s) must meet certain criteria. By checking these boxes, borrower(s) are declaring that you meet these criteria. In some cases, additional information / documentation may be required for eligibility determination. A YES response requires explanation.			Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Are there any outstanding judgements against you?						
b. Have you been declared bankrupt within the past 7 years?						
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?						
d. Are you a party to a lawsuit?						
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer or title in lieu of foreclosure, or judgement? <i>This would include such loans as: home mortgage, SBA, home improvement, educational, manufactured (mobile) home, any mortgage, financial obligation, bond or loan guarantee. If YES, provide details including date, name, and address of Lender, FHA or VA, case number if any, and reasons for the action.</i>						
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?						
g. Are you obligated to pay alimony, child support, or separate maintenance?						
h. Is any part of the down payment borrowed?						
i. Are you a co-maker or endorser on a note?						
Item	Explanation for any YES response to the Declarations Above					
j. Do you intend to occupy the property as your primary residence?						
k. Have you had an ownership interest in a property in the last 3 years?						
If YES select type of property owned:		Primary Residence	Secondary Residence	Investment Property		
If YES How did you hold title to the home:		Solely, Yourself	Joint with Spouse	Joint w/ Other Person		
l. What is your current citizenship or legal residency in the United States? <i>(select one response only per borrower)</i>			US citizen		US Citizen	
			Permanent Legal Resident		Permanent Legal Resident	

Borrower's Nearest Relatives				
Provide information for up to 3 nearest relatives that do not live with you.				
Name:		Relationship:		
Address, City, State, Zip Code			Phone #:	
Name:		Relationship:		
Address, City, State, Zip Code			Phone #:	
Name:		Relationship:		
Address, City, State, Zip Code			Phone #:	



City of Waco

Down Payment Assistance Application

Employment

Housing & Community Development

300 Austin Waco TX 76701

254-750-5656 254-750-5604 (fax)

Employment Information

	Borrower			Co-Borrower		
Employment Status	Employed	Self Employed	Retired	Employed	Self Employed	Retired

Current Employer	Borrower			Co-Borrower		
Employer:						
Position Title/Type of Business						
Address:						
Phone # to call for work verification:						
Employment Dates	From		To		From	
Monthly Income						

Additional Employment <i>(if applicable)</i>	Borrower			Co-Borrower		
Employer:						
Position Title/Type of Business						
Address:						
Phone # to call for work verification:						
Employment Dates	From		To		From	
Monthly Income						



City of Waco

Down Payment Assistance Application

Household Information

Housing & Community Development

300 Austin Waco TX 76701

254-750-5656 254-750-5604 (fax)

Household Composition: List everyone who is living in the house, starting with name(s) of Borrower and Co-Borrower.						
Legal Name	Gender	Date of Birth	Age	Social Security #	Relationship to Borrower(s)	Monthly Income
<i>Borrower:</i>						\$
<i>Co-Borrower:</i>						\$
						\$
						\$
						\$
						\$
						\$

Annual Income: ALL income for adults and children – <i>EXCEPT employment income for children under age 18.</i>						
Sources of Income	Borrower	Co-Borrower	Other Adults In Home	Child or Dependent	Other Adult or Child	Total
Salary from Primary Job						
Over Time Pay						
Tips / Bonuses / Commissions / Bonuses / Fees						
Salary from 2 nd Job						
Temporary Income <i>Explain:</i>						
Military Income						
Interest / Dividends						
Business Net Income						
Net Rental Income						
Social Security Income						
Disability / SSI - Supplemental Security Income						
Pension (all collectively)						
Retirement Fund Income (annually or monthly)						
Familial Support (routine or periodically)						
Unemployment benefits						
Workers' Compensation						
Alimony <i>Expires:</i>						
Child Support <i>Check Type:</i>						
<input type="checkbox"/> Anticipated <input type="checkbox"/> Voluntary <input type="checkbox"/> Court Ordered (regardless if paid)						
AFDC / TANF						
Educational Scholarship / Grant / Loan						
Other: <i>Explain:</i>						

I certify that the information provided above is true and correct as of the date set forth opposite my signature below. I acknowledge my understanding that any intentional or negligent misrepresentation(s) of the information contained in this form may result in civil liability and/or criminal penalties including, but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the City of Waco, its agents, successors and assigns, and any other person who may suffer any loss due to reliance upon any misrepresentation which I have made on this application.

Borrower Signature

Date

Co-Borrower Signature

Date



City of Waco

Down Payment Assistance Application
Assets & Outstanding Debt

Housing & Community Development
 300 Austin Waco TX 76701
 254-750-5656 254-750-5604 (fax)

Assets and Outstanding Debt

This section must be completed jointly by all borrowers.
 Each line must have a response or "n/a" if not applicable

Checking & Savings Accounts	Current Balance	Outstanding Debt	Monthly Payment	Unpaid Balances
<i>Financial Institution Name</i>	\$	<i>Creditor Name</i>	\$	\$
Account #		Account #		
<i>Financial Institution Name</i>	\$	<i>Creditor Name</i>	\$	\$
Account #		Account #		
<i>Financial Institution Name</i>	\$	<i>Creditor Name</i>	\$	\$
Account #		Account #		
<i>Financial Institution Name</i>	\$	<i>Creditor Name</i>	\$	\$
Account #		Account #		
<i>Financial Institution Name</i>	\$	<i>Creditor Name</i>	\$	\$
Account #		Account #		
Stocks & Bonds <i>Financial Institution Name</i>	\$	<i>Creditor Name</i>	\$	\$
Account #		Account #		
Life Insurance Net Cash Value	\$	Student Loan:	\$	\$
Face Policy Value: \$				
Subtotal Cash Assets	\$	Alimony/Child Support Owed To:	\$	\$
Vested Interest in Retirement Fund	\$	Child Care:	\$	
Net Worth Business(s) Owned	\$			
Automobile Owned (make & year)	\$	Job Related Expenses Explain:	\$	
Automobile Owned (make & year)	\$	Other - Explain:	\$	
Other Assets - Itemize \$	\$	Other - Explain:	\$	
Total Assets	\$	Total Outstanding Debt	\$	



City of Waco

Down Payment Assistance Application
Release of Information

Housing & Community Development
300 Austin Waco TX 76701
254-750-5656 254-750-5604 (fax)

Release and Share Information Authorization

To Whom It May Concern:

1. I/We have applied, or live with the party who has applied for a loan or parcel of land or have an existing loan from a lender and/or the City of Waco. As part of the process, they may verify any and all information contained in my/our application and in other documents required in connection with the loan or acquisition of the parcel of land, either prior to closing or after closing.
2. I/We authorize you to provide the lender and/or the City of Waco any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns during processing and after the loan closes.
3. I/we further agree and authorize the City of Waco and the lender may share and furnish to each other and to any non-profit assisting with education, savings program, etc., including but not limited to, NeighborWorks, Grassroots Community Development, Habitat for Humanity, and any subsidiaries or agents of those non-profit organizations, any information that I/we have furnished to either, as well as any other information either has received that pertains to my/our mortgage loan application or to the mortgage loan I may receive from the City of Waco.
4. The lender and the City of Waco or any investor may address this authorization to any party named in the application during or after the closing of the loan.
5. I/we agree to indemnify, protect and hold harmless the City of Waco, its employees, agents, and servants of and from all claims, demands, and causes of actions of every kind and character, including the cost of defense thereof, for any injury to, including the death of persons or any losses for damages to property caused by or alleged to be caused, arising out of, or alleged to arise out of, either directly or indirectly or in connection with this mortgage loan application, whether or not said claims, demands, causes of actions are caused by the sole negligence of the City of Waco, its employees, agents, or servants, or whether it was caused by concurrent negligence of the City of Waco and a party to this agreement, or whether it was caused by concurrent negligence of the City of Waco and some other third party.
6. A copy of this authorization may be accepted as an original.
7. The City of Waco may share information with any lender or counseling agency the performance of the mortgage loan made with the City of Waco after the loan is closed.
8. Your prompt reply to the City of Waco, or investor, is appreciated.

Borrower <i>(print name)</i>

Co-Borrower <i>(print name)</i>

Signature

Date

Signature

Date



City of Waco

Down Payment Assistance Application
Conflict of Interest Questionnaire

Housing & Community Development
300 Austin Waco TX 76701
254-750-5656 254-750-5604 (fax)

Borrower(s) Conflict of Interest Questionnaire

The conflict of interest provisions will apply to any person who is an employee, agent, consultant, officer, or elected or appointed official of the recipient, or of any designated public agencies, or of sub-recipients that are receiving HOME or Community Development Block Grant (CDBG) funds as well as to relatives or persons with business relationships with the aforementioned. (24 CFR 92.356 and CFR 570.611) A YES response requires explanation.

1. Are you a City of Waco employee, or an elected or appointed official within the City's government?
2. Are you related to anyone employed by the City of Waco, a City Council member, or any other elected or appointed official within the City's government?
3. Do you do any business with, or have a business relationship with, any person or department with the City of Waco, or any elected or appointed City of Waco official?

By signing this form you certify that you understand your name will be disclosed in a public hearing before the Waco City Council if you are a City employee, council member, relative of, or have a business relationship with the aforementioned.

Borrower (print name) Co-Borrower (print name)
Signature Date Signature Date

City of Waco Section Only

HOUSING AND COMMUNITY DEVELOPMENT SERVICES CERTIFICATION:
A potential conflict of interest does does not exist (checked response). If a potential conflict of interest is identified or if the applicant is a City Council member, City employee, relative thereof, or has a business relationship with a City employee or council member, forward to the City Attorney's office for further review.

Galen Price, Housing Director Date

CONFLICT OF INTEREST CERTIFICATION (CITY ATTORNEY'S OFFICE). Providing assistance for housing acquisition or rehabilitation that is funded by either HOME or CDBG funds will not violate any State or local laws providing a public disclosure is made.

A conflict of interest does does not exist (checked response) in accordance with 24 CFR 92.356 or 24 CFR 570.611.

Signature Name/Title Date



City of Waco

Down Payment Assistance Application
Certifications & Notes

Housing & Community Development
300 Austin Waco TX 76701
254-750-5656 254-750-5604 (fax)

Table with header: How did you hear about this City of Waco program? (please check all that apply). Rows include: Mail, Newspaper Ad, Home Counseling Agency, Special Event, Other, Local Realtor, Local Lender, Local Landlord, Neighbor / Friend, Utility Bill Newsletter, Code Enforcement, City of Waco TV Station, Radio Program, City of Waco website.

Table with header: Application Notes. Subheader: Use this section to explain any part of the application that may need more information. Columns: Section of Application, Notes.

Certification Statements

- 1. Housing Loan Program Limited Funds Statement: I/We, the Borrower and Co-Borrower as identified in this application understand that funding is disbursed on a first come, first approved basis.
2. Patriot Act Information Disclosure: 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.
3. Occupancy: By signing below I/we warrant and represent that the subject property will be occupied by ourselves, the applicant(s), as a year-round, primary residence and that I/we, the applicant(s), will occupy the property within 30 days after settlement of this loan.

I/We certify that the information provided in this application and documents submitted is true and correct as of the date set forth opposite my/our signature(s) below. I/We acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information provided may result in civil liability and/or criminal penalties including, but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the City of Waco, its agents, successors and assigns, and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made.

Borrower (print name)

Co-Borrower (print name)

Signature

Date

Signature

Date

**U.S. Department of Housing and Urban Development
NOTICE TO PURCHASERS**

*******THE IMPORTANCE OF A HOME INSPECTION*******

HUD DOES NOT WARRANT THE CONDITION OF A PROPERTY. It is important for you to have a home inspection performed on the property you wish to purchase in order to identify any possible defects. Up to \$200 of the cost to perform the inspection may be financed into your mortgage. Names of home inspection companies can be found in the yellow pages of your telephone directory under the heading "Home Inspection Services."

*******WATCH OUT FOR LEAD-BASED PAINT POISONING!*******

If the home you intend to purchase was built before 1978, it may contain lead-based paint. About three out of every four pre-1978 buildings have lead-based paint.

WHAT IS LEAD POISONING? Lead poisoning means having high concentrations of lead in the body. **LEAD CAN:**

- ❖ Cause major health problems, especially in children under 7 years old.
- ❖ Damage a child's brain, nervous system, kidneys, hearing, or coordination.
- ❖ Affect learning.
- ❖ Cause behavior problems, blindness, and even death.
- ❖ Cause problems in pregnancy and affect a baby's normal development.

WHO GETS LEAD POISONING? Anyone can get it, but children under 7 are at the greatest risk, because their bodies are not fully-grown and are easily damaged. Women of childbearing age are also at risk, because lead poisoning can cause miscarriages, premature births, and the poison can be passed onto their unborn babies. The risk is worse if the child:

- ❖ Lives in an older home (built before 1978, and even more so before 1960).
- ❖ Does not eat regular meals (an empty stomach accepts lead more easily).
- ❖ Does not eat enough foods with iron or calcium.
- ❖ Have parents who work in lead-related jobs.
- ❖ Has played in the same places as brothers, sisters, and friends who have been lead poisoned. (Lead poison cannot be spread from person to person. It comes from contact with lead).

WHERE DOES IT COME FROM? The lead hazards that children most often tough are lead dust, leaded soil, loose chips and chewable surfaces painted with lead-based paint. A child may be harmed when it puts into its mouth toys, pacifiers, or hands that have leaded soil or lead dust on them. In recent years some uses of lead in products that could cause lead poisoning have been reduced or banned. This is true for lead in gasoline, lead in solder used in water pipes, and lead in paint. Still, a great deal of lead remaining in and around older homes, and lead-based paint and accompanying lead dust are seen as the major sources.

Lead also comes from:

- ❖ Moving parts of windows and doors that can make lead dust and chips.
- ❖ Lead-based paint on windows, doors, wood trim, walls and cabinets in kitchens and bathrooms, on porches, stairs, railings, fire escapes and lampposts.
- ❖ Soil next to exterior of buildings that have been painted with lead-based paint and leaded gasoline dust in soil near busy streets.
- ❖ Drinking water (pipes and solder)
- ❖ Parents who may bring lead dust home from work on skin, clothes, and hair.
- ❖ Colored newsprint and car batteries.
- ❖ Highly glazed pottery and cookware from other countries.
- ❖ Removing old paint when refinishing furniture.

HOW DO I KNOW IF MY CHILD IS AFFECTED? These can be signs of lead poisoning. However, your children might not show these signs and yet be poisoned; only your clinic or Doctor can test for sure. Is your child:

- | | | |
|-------------|-----------------------------|--|
| ❖ cranky? | ❖ hyperactive | ❖ complaining of stomachaches or headaches? |
| ❖ vomiting? | ❖ unwilling to eat or play? | ❖ playing with children who have these symptoms? |
| ❖ tired? | ❖ unable to concentrate? | |

WHAT CAN I DO ABOUT IT? Your child should first be tested for lead in the blood between six months and one year old. Ask the clinic or your doctor to do it during a regular checkup. You doctor will tell you how often you should have your child tested after that. A small amount of lead in the blood may not make your child seem very sick, but it can affect how well he or she can learn. If your child does have high amounts of lead in the blood, you should seek treatment and have your home tested for lead-based paint and lead dust.

HOW DO I KNOW IF MY HOME HAS LEAD-BASED PAINT? The HUD inspection does not determine whether a home actually has lead-based paint. Therefore, the only way you can know for sure is to have the home tested by a qualified firm or laboratory. Both the interior and exterior should be tested. You should contact your local health or environmental office for help.

WHAT DO I DO IF MY HOME DOES HAVE LEAD? *Do not try to get rid of lead-based paint yourself, you could make things worse for you and your family.* If your home contains lead-based paint, contact a company that specializes in lead-based paint abatement. Have professionals do the job correctly and safely. This may cost thousands of dollars, depending on the amount of lead-based paint and lead dust found in your home, but it will also protect you and your children from the effects of lead poisoning. In the meantime, there are things you can do *immediately* to protect your child:

- Keep your child away from paint chips and dust.
- Wet-mop floors and wipe down surfaces often, especially where the floors and walls meet be sure to clean the space where the window sash rests on the sill. Keeping the floor clear of paint chips, dust and dirt is easy and very important. ***Do not sweep or vacuum lead-based paint chips or lead dust with an ordinary vacuum cleaner.*** Lead dust is so fine it will pass through a vacuum cleaner bag and spread into the air you breathe.
- Make sure your children wash their hands frequently and always before eating.
- Wash toys, teething rights, and pacifiers frequently.

ACKNOWLEDGEMENT I acknowledge that I have received and read a copy of this Notice.

Borrower Signature

Date

Co-Borrower Signature

Date

Notice
From the City of Waco Housing and Community Development Services
Effecting HUD Assistance Provided for Homes Constructed Prior to 1978

The transition implementation period for HUD’s Lead Safe Housing Regulation ends August 10, 2001 in accordance with HUD notice OHHLHC –01-02.

This will affect any down payment/closing cost assistance program applicant planning to purchase a home constructed prior to 1978 that does not have a fully executed Mortgage Loan Commitment as of August 10, 2001.

The City will conduct a visual assessment of the condition of the paint of the home.

If deteriorating paint is identified, the City will be unable to provide down payment closing cost assistance until the seller of the unit stabilizes the deteriorating paint using lead safe work practices and obtains clearance¹ of the unit. The City may be able to obtain reimbursement from HUD for an amount up to \$150 for the initial clearance test in each housing unit after lead hazard control activities are completed in accordance with HUD Notice OHHLHC –01-01; however, the City does not have any funds designated for the paint stabilization.

The regulation provides the following regarding homes acquired with HUD Community Development Block Grant funds or HOME Investment Partnership Program funds:

Each participating jurisdiction (*the City of Waco*) shall conduct the following activities for the dwelling unit, common areas servicing the dwelling unit, and the exterior surfaces of the building in which the dwelling unit is located (24 CFR 35.1015):

- A visual assessment of all painted surfaces in order to identify deteriorated paint (*The City of Waco or inspector certified by the City of Waco will inspect the home to identify any deteriorated paint on the surfaces detailed above*);
- (*If the inspection reveals deteriorated paint, the regulations require*) paint stabilization of each deteriorated paint surface, and clearance in accordance with 35.1330 (a) and (b), before occupancy of a vacant dwelling unit or, where a unit is occupied, immediately after receipt of Federal assistance (*However, please note, as detailed above, the City does not have any funds designated to fund the paint stabilization using lead safe work practices, and clearance costs may be reimbursed by HUD through the City. Additional information regarding this potential reimbursement will be provided, as it becomes available.*);
- The grantee or participating jurisdiction shall provide a notice to occupants in accordance with 35.125 (b) (1) and (c), describing the results of the clearance examination.

If you have any further questions **or would like a copy of the regulations**, please contact the Housing and Community Development office at 254-750-5656.

I have read and understand the above Lead-Based Paint Notification.

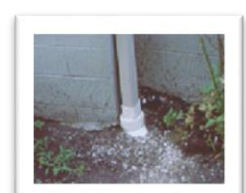
 Borrower Signature

 Date

 Co-Borrower Signature

 Date

Lead Based Paint Sample Pictures



Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 855-800-8015

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
and Publications Division
Constitution Ave. NW, IR-6526 Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on page 3.