

EUCLID DEVELOPMENT CORPORATION

585 East 222 Street, Euclid, Ohio 44123

Phone (216) 289-4625

Application No. _____

AUTHORIZATION FOR CREDIT REPORT

I hereby authorize the Euclid Development Corporation to obtain the credit documentation deemed necessary to evaluate my application for a home improvement loan. I have been informed that this information will be considered confidential pursuant to federal, state, and local privacy laws.

SS

Applicant

SS

Applicant

Date

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STATEMENT OF RESPONSIBILITY

I acknowledge my responsibility for paying actual fees that are related to my application for a Home Improvement Loan from the Euclid Development Corporation.

I understand that fees may be charged to me for:

1. credit search
2. title search
3. home inspection
4. recording fees
5. application fee

and acknowledge that the reason for and probable amount of these fees has been explained to me by a representative of EDCOR.

I understand I am responsible for these fees. If, for any reason the loan is not completed I promise to pay to EDCOR within 30 days the total amount of any fees incurred by processing my application up to date of withdrawal of rescission of approval.

Applicant

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Date

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“WATCH OUT FOR LEAD-BASED PAINT POISONING”

In keeping with the Federal laws governing lead-based paint and its immediate hazard, the Euclid Development Corporation must inform all homeowners who plan to participate in the Home Loan program, of the dangers of lead-based paint. Please read the provided pamphlet and sign the statement below.

I, the undersigned, do hereby certify that I have been provided with and have read the DHEW publication, “WATCH OUT FOR LEAD-BASED PAINT POISONING.”

Applicant

Applicant

Date

NOTIFICATION

Watch Out for Lead-Based Paint Poisoning

This property was constructed before 1978. There is a possibility it contains lead-based paint. Please read the following information concerning lead-based paint poisoning.

Sources of Lead-Based Paint

The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, window sills, doors and door frames. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes and lamp posts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, window sills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mouths, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint

Lead poisoning is dangerous --- especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning

Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times, though, there are not symptoms at all. Because there are no symptoms does not mean that you should not be concerned if you. If your child is identified as having a believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening

If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Con-tact your doctor or local health department for help or more information. Lead screening and treatment are available through the Medicaid Program for those who are eligible. Elevated blood lead level, you should immediately notify the Community Development or other agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to test your unit for lead-

based paint hazards. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning

You can avoid lead-based paint poisoning by performing some preventative maintenance. Look at your walls, ceilings, doors door frames and window sills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child:

- Cover all furniture and appliances;
- Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, window wells and ceilings;
- Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trashcan. DO NOT BURN THEM;
- Do not leave paint chips on the floor or in window wells. Damp mop floors and window sills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important; and,
- Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance and Treatment of Lead-Based Paint Hazards

As a homeowner, you should take the necessary steps to keep your house in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel, crack or flake. These conditions should be corrected immediately. Before repainting, all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping or brushing the loose paint from the surface, then repainted with two (2) coats of non-lead-based paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum, or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created which may be hazardous. The dust can enter the body either by

breathing it or swallowing it. The use of heat or paint removers could create a vapor of fumes which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant women on the premises. Simply painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Tenant and Homebuyer Responsibilities

You should immediately notify the management office or the agency through which you are purchasing your home if the unit has flaking, chipping, powdering or peeling paint, water leaks from plumbing, or a defective roof. You should cooperate with that office's efforts to repair the unit.



I have received a copy of the Notice entitled "Watch Out for Lead Paint Poisoning."

(PLEASE COMPLETE BELOW)

(Print Full Name)

(Signature)

(Date)

**Race and Ethnic Data
Reporting Form****U.S. Department of Housing
and Urban Development**
Office of HousingOMB Approval No. 2502-0204
(Exp. 06/30/2017)

Name of Property **Project No.** **Address of Property**

Name of Owner/Managing Agent **Type of Assistance or Program Title:**

Name of Head of Household **Name of Household Member****Date** (mm/dd/yyyy): _____

Ethnic Categories*	Select One
Hispanic or Latino	
Not-Hispanic or Latino	
Racial Categories*	Select All that Apply
American Indian or Alaska Native	
Asian	
Black or African American	
Native Hawaiian or Other Pacific Islander	
White	
Other	

Definitions of these categories may be found on the reverse side.*There is no penalty for persons who do not complete the form.**

Signature

Date

Public reporting burden for this collection is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits and voluntary. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is authorized by the U.S. Housing Act of 1937 as amended, the Housing and Urban Rural Recovery Act of 1983 and Housing and Community Development Technical Amendments of 1984. This information is needed to be in compliance with OMB-mandated changes to Ethnicity and Race categories for recording the 50059 Data Requirements to HUD. Owners/agents must offer the opportunity to the head and co-head of each household to "self certify" during the application interview or lease signing. In-place tenants must complete the format as part of their next interim or annual re-certification. This process will allow the owner/agent to collect the needed information on all members of the household. Completed documents should be stapled together for each household and placed in the household's file. Parents or guardians are to complete the self-certification for children under the age of 18. Once system development funds are provided and the appropriate system upgrades have been implemented, owners/agents will be required to report the race and ethnicity data electronically to the TRACS (Tenant Rental Assistance Certification System). This information is considered non-sensitive and does not require any special protection.

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HOMEOWNER'S INSURANCE

I understand I must maintain Homeowner's Insurance on the property for which I am obtaining a home improvement loan in an amount equal to at least the EDCOR loan and any existing first mortgage.

For the life of the loan, I will maintain the required insurance at my expense and I will provide EDCOR with proof of coverage. I will instruct my insurance carrier to maintain EDCOR as a Mortgagee and loss payee.

Applicant

Applicant

Date

Insurance Company _____

Policy Number _____

Pre-Application WORKSHEET

DATE: _____

Borrower Name	_____	Birthday:	_____
Address:	_____	Email	_____
	_____	Cell	_____
Yrs at address	_____		
Co-Borrower	_____	Birthday:	_____
Address:	_____	Email	_____
	_____	Cell	_____

HOUSEHOLD COMPOSITION

Full Name	Relationship	Age	SSN	Income
	Head of household			

Marital Status(circle one)

Borrower	Single	Divorced	Separated	Married	Widowed
Co Borrower	Single	Divorced	Separated	Married	Widowed

Race

Borrower	_____
Co Borrower	_____

EMPLOYER

	Name of employer	POSITION
Borrower	_____	_____
Yrs of employment	_____	
Co Borrower	_____	_____
Yrs of employment	_____	

INCOME

	Monthly Gross	Source
Borrower		
Co Borrower		
Social Security		
Pension		
Alimony		
Disability		
Other Income		
Total Gross/month		
Total Gross/year		

- Food
- Clothing
- Car Insurance
- Car payments
- Gasoline
- Health Insurance
- Medical/Dental Costs
- Prescriptions
- Mortgage
- Monthly property taxes
- Homeowner Insurance
- Association Fee
- Life Insurance
- Cell Phone
- Phone/Internet
- Cable/Internet
- Electric
- Gas
- Water
- Daycare/childcare
- Child Support
- School Debt
- Other

[illegible][illegible]

ASSETS

Name of Bank

Balance

Borrower

Checking Acct

Savings Acct

Stocks, Bonds, CDs, etc.

Credit Union

Other(explain)

CoBorrower

Checking Acct

Savings Acct

Stocks, Bonds, CDs, etc.

Credit Union

Other(explain)

Mortgage Company

Balance

Are your taxes current

Do you have home owners insurance

Have you ever filed for bankruptcy

Do you own rental property

Are you party in a lawsuit?

When

Income

Discharged

Please give us a proposed project list:

I have answered all questions honestly and to the best of my knowledge. I agree to comply with all federal, state and local regulations required for a low interest home repair loan through Euclid Development Corporation.

Applicant's signature

Co-Applicant's signature

Date

Date

Proof of ID will be required