

**\$3000 FORGIVABLE LOAN DETAILS
AND ITEMS TYPICALLY NEEDED TO GET APPROVED**

Our 3k forgivable home improvement loan is offered periodically and is only available in approved census tracts to homeowners that are of record at the county courthouse and live in the property as a primary residence. If the homeowner has a current mortgage loan on the home, they must be in good standing on that mortgage loan (with no arrearages or deferred principal balances) and they must be in good standing with their county property taxes paid current. (with no arrearages or delinquent taxes owed

Worth noting is that homeowners can only take advantage of this offering one time so if they received funding during a previous offering, they would not be eligible a 2nd time.

The items typically needed for underwriting approval are as follows....

****Proof of income (typically 2 pay stubs if employed) (or direct deposit record if fixed income)**

****If on social security we will ask for the current year social security award letter (mailed by the SSI office every December stating what the following year benefit will be)**

****Prior year w-2 if employed or 1099 if on fixed income**

****Mortgage statement if there is a mortgage on the home now**

****Homeowners insurance policy declaration page (this is the front page of most insurance policies showing the home is insured)**

****We will ask for a list of improvements the homeowner intends to make with the \$3000 loan we will be offering. The repair items can be inside or outside but must be part of the home or yard. (no furniture or removable items such as table top microwaves, grills, etc)**

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