

OVERVIEW: Ramsey County offers two home improvement programs, the Critical Repair Grant Program (CRP) and the Residential Rehab Deferred Loan Program (Rehab Loan), to help homeowners with low-to-moderate incomes make health and safety improvements, repairs and fix code related issues. Modifications to improve the mobility of disabled and/or elderly occupants are also allowable. Cosmetic, recreational and/or luxury improvements, working capital, payment for owner's labor, debt service or refinancing existing debts are ineligible. The programs are not emergency services programs and are not able to help with emergency situations that require immediate attention. Funds for these programs are distributed through the federal Community Development Block Grant (CDBG) funding through the US Department of Housing and Urban Development (HUD). The programs are administered by nonprofit provider Slipstream Energy Finance Solutions/Slipstream Inc.

PARTICIPATION OPTIONS:

- **Critical Repair Grant Program:** Provides grants of up to \$10,000 to eligible homeowners of both single-family homes and manufactured homes located in suburban Ramsey County.
- **Residential Rehab Deferred Loan Program** Provides loans of up to \$20,000 as a deferred loan, forgiven at 10% per year and fully forgiven if you remain in the home for at least 10 years, to eligible homeowners of single-family homes located in suburban Ramsey County. Manufactured homes are not eligible for Rehab loans.
- **Combined Critical Repair Grant AND Rehab Loan:** This option provides a grant of up to \$10,000 as well as the ability to combine with a Rehab deferred loan of up to \$14,999, for a total maximum single family home improvement project total of no more than \$24,999. The loan amount is forgiven at 10% per year and fully forgiven if you remain in the home for at least 10 years. Manufactured homes are not eligible for this combined Critical Repair Grant and Rehab loan option.

GENERAL REQUIREMENTS: Applicable to all program participation options.

- Applicants must reside in one of the following Ramsey County cities: Arden Hills, Falcon Heights, Gem Lake, Lauderdale, Little Canada, Maplewood, Mounds View, New Brighton, North Oaks, North Saint Paul, Saint Anthony (partial), Roseville, Shoreview, Vadnais Heights, White Bear Township, White Bear Lake.
- Applicants must own and occupy home. All homeowners must be applicants. Application must be in the homeowner(s) name(s), as it appears on the title.
- Homes may not be deemed uninhabitable and/or if the physical condition of the work site poses a threat to the health and safety of employees, subcontractors; Ramsey County and Slipstream reserve the right to disqualify a home from participating in the program if and until conditions have been met or remedied.
- Total household income from all household members over the age of 18 must be at or below 80% Area Median Income (AMI), as defined yearly by HUD ([AMI Guidelines – Minneapolis – St. Paul – Bloomington MN](#)).
- Properties in the name of a trust are not allowed to participate.

INCOME REQUIREMENTS: Total household income is based on adjusted gross income (AGI) defined as total income minus deductions, or "adjustments" to income that household members are eligible to take, according to IRS guidelines. Income is always anticipated, meaning the total household income expected to be received in the following twelve months. All sources of income and income-generating assets must be included when calculating annual household income. Income documentation must be up to date and accurate.

Household members are defined as: All occupants of the same housing unit, related or not, must be counted as part of the same household and income documentation is required from all members over the age of 18. Adult children who continue to live at home with their parent(s) are considered part of the household. Their income must be included when determining the total household income. A dependent child who lives outside of the home (e.g., students living in a dormitory or other student housing) is considered part of the household upon which they are dependent, even though they live in another housing unit.

LOAN UNDERWRITING CRITERIA (Loan/Combination Grant & Loan Only): Non-traditional underwriting methods are used. For all homeowners, credit reports will be reviewed and no bankruptcies or foreclosures within two years of the loan application date are allowable, and mortgages must be current with no more than two delinquencies in the past 24 months, except for loans in forbearance.

IMPORTANT DISCLOSURES AND ACKNOWLEDGEMENTS: Included are important disclosures to read and keep for your records.

1. Combined Privacy Act Notice and Tennessean Warning
2. Right to Financial Privacy Act
3. Government Data Practices Act
4. Equal Credit Opportunity Act
5. Future Refinancing of First Mortgage
6. Hold Harmless Agreement & Authorization
7. Homeowner's Responsibilities and Expectations
8. [Citizen's Guide to Radon](#)
9. [A Brief Guide to Mold, Moisture, and Your Home](#)
10. [Protect Your Family from Lead in Your Home](#)
11. [Lead-Safe Certified Guide to Renovate Right](#)
12. Authorization of Release of Information/Permission to Discuss

See "Homeowner's Responsibilities and Expectations" for disclosure of fees.

REQUIRED DOCUMENTS TO BE SUBMITTED:

Please fully complete the application. Household members ages 18 years and older must also sign SECTION F of the application attesting to their household income.

1. Proof of income eligibility:
 - a. **A copy of your most recently filed IRS 1040 tax form with all schedules, for each person over 18 living in the home.** For your privacy, please block out any Social Security numbers. A notarized statement of non-filing if federal income tax returns have not been filed.
*** AND ***
 - b. **Income and Income-Generating Assets**
 - i. **60 days most recent wage statements**
 - ii. **Pensions, social security/disability award letters**
 - iii. **If INTEREST is earned then 6 months, most recent consecutive savings account statements showing interest paid, 2-most recent bank statements showing proof of income deposits, dividend payouts, etc. and/or**
 - c. A current letter from other programs that a household member participates in with the same or more stringent income requirements as the program may be provided to document income eligibility in lieu of income and income generating asset documentation. Examples include Energy Assistance Programs (EAP), Supplemental Nutrition Assistance Program (SNAP), and/or Medical Assistance (MA) eligibility letters.
 - d. Self-employed beneficiaries must provide 2 years' most recent federal tax returns with all schedules and a year-to-date profit and loss statement. If the net income from a business is negative, it must be counted as zero income. A negative amount will not be used to offset other household members' income.
 - e. A household member zero income and asset self-certification form is allowable when there are no income or income-generating assets. Form is available upon request.
2. You will be requested to submit a copy of your current Homeowner's Insurance Declarations, if applicable.
3. Please submit a copy of your current Homeowner's Association (HOA) handbook/rules and regulations, if applicable.

Please make a copy of any documents you send and DO NOT send us your originals.

If you have questions regarding the application, please call 1-800-525-6214 or email RCHOMES@slipstreaminc.org

Important: Do not permit contractors to start work on your property before loan and/or grant approval and the notice to proceed is granted. Work started before loan and/or grant approval and the notice to proceed is not eligible.

ADDITIONAL REQUIRED DOCUMENTS: After reviewing your complete application and documents, you will be advised of your eligibility and then asked to complete an additional document.

1. Addendum to Credit and Income Verification Application.

Note: The Addendum is intentionally not included in this application packet and will be provided to you at the same time as your application status notification.

Submit completed application and all requested items to Energy Finance Solutions through one of the three following methods:

1. Electronically via secure upload: <https://slipstream2.files.com/u/ramsey-county-home-improvement-programs-py25>
PLEASE DO NOT EMAIL your application due to personally identifiable information (PII). We will not be able to accept it for security purposes.
2. Fax: 608-646-7682
3. Mail:

Energy Finance Solutions
c/o Rachel Krogman
431 Catalyst Way
Madison, WI 53719

DISCLOSURES AND ACKNOWLEDGEMENTS: Please carefully read all information below and be aware that the required disclosures will vary, depending on the type of assistance provided.

1. COMBINED PRIVACY ACT NOTICE AND TENNESSEN WARNING: We are committed to ensuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within the limitations of law. Private data requested to enable processing of your applications is legally required to determine if you will qualify for participation in the Ramsey County Critical Repair Grant and/or Residential Rehab Deferred/Forgivable loan program. For grant assistance, your name and address are private data. For loan assistance or when leasing community land trust land, your name and address are public data. Regardless of the type of assistance you receive, the amount of assistance you receive is public data. All other data we create or collect from you, including financial information, such as credit reports, financial statements, and net worth calculations, are classified as private data on individuals under Minnesota Statutes sections 462A.065

and 13.462, subdivision 3. You are not required to provide this information, but if you refuse to provide it, we will be unable to determine your eligibility for this program and approve your application. Both the public data and private data will be shared with partner organizations as necessary. All entities to whom your data may be disclosed will be made known to you. Where access to data is authorized by state statute or federal law, it may be made available to others as so authorized. Data may be shared upon court order or provided to the state or legislative auditor. UNDER THE PRIVACY ACT OF 1974, you may refuse to provide your social security number (SSN) and it will not affect your eligibility for assistance. Disclosure of your SSN for the purpose of verifying your income and credit is voluntary. However, if adequate verification of your income and credit is impossible without your SSN, we may be unable to determine your eligibility. By completing the application, you agree to allow us to create, collect and share information as described above.

2. RIGHT TO FINANCIAL PRIVACY ACT: This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right to access financial records held by a financial institution in connection with the consideration or administration of a Section 312 Rehabilitation Loan. Financial records involving your transaction will be available to the Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

3. GOVERNMENT DATA PRACTICES ACT: The Minnesota Government Data Practices Act requires that persons be informed of the use and purpose of data required of them. The information requested on the application form and any verifications or documentation requested are necessary to determine eligibility for a loan or a grant. This information must be disclosed to us or an application cannot be processed. If you receive a Minnesota Housing Finance Agency (MHFA) loan or grant, any information provided to us will be made available to the MHFA. If a loan or grant is received from a federal source, all financial information will be available to the Department of Housing and Urban Development.

4. 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 derives 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 creditor is the Federal Trade Commission, Washington, D.C. 20580. The State Agency which administers compliance with the State law is the Minnesota State Department of Human Rights, Saint Paul, Minnesota.

5. REFINANCING YOUR FIRST MORTGAGE: Refinancing a first mortgage that was received before a Ramsey County Home Rehabilitation Loan may be acceptable under limited circumstances. If you are considering refinancing your first mortgage, call your Loan Officer at Slipstream in advance. The Loan Officer will advise you of current subordination policies and requirements.

I/We certify that we have read the five disclosures and acknowledgements above.

Applicant (print name)

Anna Koczanadon

Applicant Signature

Co-Applicant (print name)

Anna Koczanadon

Co-Applicant Signature

Date

Date

6. HOLD HARMLESS AGREEMENT & AUTHORIZATION: I(we) hereby accept the services of organizations, Ramsey County, Slipstream/EFS, Midwest Healthy Home, Environmental Health Testing Services (EHTS) and/or their subcontractors for the Ramsey County Critical Repair Program and/or Rehab Loan Program, to act as technical assistant and advisor in connection with repair, remodeling, or rehabilitation services on the property address as listed below on this application. I(we) understand that the above-named organization(s) will make no charge to the property owner, for its technical services, outside of the CDBG loan and/or grant. I(we) further agree to hold harmless and indemnify Ramsey County, Slipstream/EFS, Midwest Healthy Home, Environmental Health Testing Services (EHTS), its employees, members, officers, and directors in connection with any act or omission which would reasonably be associated with consultation, technical advice, property inspection, repairs, participation in the loan and/or grant program and other related activities related to the above-referenced Property. I (we) authorize the staff of Ramsey County, Slipstream/EFS, Midwest Healthy Home, Environmental Health Testing Services (EHTS), and/or their subcontractors, to obtain specific reports, certificate of occupancy, inspection report, property appraisals, repair specifications, cost estimates, contractor bids, and such other reports which said staff deems necessary to perform its functions.

Applicant (print name)

Co-Applicant (print name)

Applicant Signature

Co-Applicant Signature

Date

Date

7. HOMEOWNER'S RESPONSIBILITIES AND EXPECTATIONS: You are applying for a Ramsey County Home Improvement Program either a Critical Repair Grant, Rehabilitation Deferred Loan or combination of both. These programs are funded with federal funds and must comply with the following: Regulation on Lead-Based Paint Hazards in Housing Receiving Federal Assistance”, other local and federal regulations. Properties built after 1/1/1978 and properties needing emergency rehab assistance are exempt from Lead-Based Paint regulation requirements.

The Property is the principal residence of Owner and Owner has no present intention to rent, sell, assign, or transfer interest of Owner in the Property.

Repayment Term 1: The Rehabilitation Deferred Loan is a secured loan with a zero percent (0%) interest rate. Security will be in the form of a lien placed on the property. Loan will be reduced by an amount of 10% upon each full calendar year you remain in the home and is completely forgiven after the 10th year of remaining in the home. Sale of the home before the 10th anniversary of the loan will require the remaining unforgiven balance to be repaid in full.

Loan Pre-Approval: Upon submission of a fully completed credit application and supporting documents, credit reports will be pulled, and the application will be reviewed for program eligibility. You will be provided notice of loan preapproval by email or regular mail.

Lead-Based Paint Risk Assessment (LRA) (Cost to Homeowners included as allowable expense): If home was built prior to 1978, the home must undergo a lead risk assessment once you are pre-approved for the program. If any hazards are found, the funds must first be used to abate/remediate them. The remaining funds will go toward health and safety needs and other improvements. If applicable, an LRA must be completed by a licensed Lead-Based Paint Risk Assessor. The program arranges for the LRA, unless otherwise noted. Homeowners will receive a copy of the Lead Based Paint Inspection & Lead Hazard Risk Assessment Report which will summarize known lead-based paint hazards and are required to provide acknowledge of receipt. If required, the Lead Clearance Inspection (LCI) will also be included.

The LRA fee of approximately \$625 and LCI fee of approximately \$275 will be financed with the grant/loan. **If the grant/loan does not close or the project is cancelled, the Homeowner(s) is responsible for reimbursing the program. Note: Fees are subject to change.**

If lead is found there may be additional costs. Homeowners may choose not to proceed after receiving a copy of the LRA report. Notice that they do not wish to proceed must be given to Rehab Advisor within 24 hours of receipt of the LRA report.

Initial Inspection: There are two potential initial inspections paths that may occur. If possible, both the LRA and initial Health and Safety Inspection of the property will be completed at the same time. Alternately upon receipt of the Lead Paint Risk Assessment, your assigned Rehab Advisor will call to schedule a time to perform the initial Health and Safety Inspection of the property after.

Scope of Work and Bidding: Rehab Advisor prepares the scope of work incorporating findings from both the Health and Safety Inspection and Lead Paint Risk Assessment.

Unless otherwise agreed upon, Rehab Advisor will secure bids from at least three (3) Minnesota State licensed General Contractors.

Final Bid Package: Contractors submit bids to Rehab Advisor. The Rehab Advisor will perform a written cost analysis to assure the bids are reasonable and complete. Rehab Advisor obtains final approval on Bid Package from homeowners and submits Bid Package to Slipstream.

Final Approval: Final approval for the loan and/or grant will be provided after the Final Bid Package is delivered to Slipstream. For homeowners receiving a Rehabilitation Deferred Loan, loan documents will be issued for signature of all homeowners and must be notarized.

Construction: Notice to proceed with work is issued to Contractor for grant only projects after final approval. Notice to proceed with work is issued to Contractor for loan and loan/grant projects after signed and notarized loan documents are received and the three (3) day right of rescission period. Contractor schedules start date and construction commences. Homeowners should not conduct other rehab or demolition work during the construction period under this contract.

Temporary Relocation: Lead hazard reduction work may require the temporary relocation of the Homeowners and occupants. Temporary relocation may be required when:

- i. A child under the age of 6 occupies the home, unless the job can be finished in 12 hours.
 - ii. Utilities such as water, electricity, and gas are turned off for periods exceeding 12 hours.
 - iii. Rehab takes place for more than 12 hours in the kitchen or in the bathroom (if there is only 1 available bathroom).
 - iv. Extensive rehab in several rooms requires work over several days.
 - v. Debris and dust cannot be contained in work site and may spread to occupied areas.
- a. Homeowners are responsible for packing wall hangings and personal belongings.
 - b. Homeowners will not be allowed to enter the worksite during the lead hazard reduction work. Re-entry is permitted only after such work is completed and the unit has passed the Lead-Based Paint Clearance Test.

Lead-Based Paint Clearance Test: A Clearance Test for Lead-Based Paint (LBP) dust may be required at the end of the job. Once final Clearance has been achieved, Homeowners can return to the property. Homeowners will receive a Lead Hazard Reduction and Clearance Notice which will summarize the hazard reduction activities. Homeowners will receive an official 'return home' notice, indicating the unit has passed the LBP Clearance Test.

Payment(s) to Contractor: Homeowners and contractor sign completion certificate indicating that the project has been fully and satisfactorily completed. Conditional lien waiver must be submitted by contractor, prior to payment authorization and processing by Slipstream/EFS utilizing Rehab Loan and/or Critical Repair Grant pre-approved funds.

Summary of Estimated Loan Processing Costs to Homeowners:

SINGLE APPLICANT IF HOME BUILT BEFORE 1978

\$ 8.02	Credit Report
\$ 625.00	Lead Paint Risk Assessment
<u>\$ 275.00</u>	Lead Clearance Test
\$ 908.02	*Total (Financed with loan)

JOINT APPLICANT IF HOME BUILT BEFORE 1978

\$ 16.04	Credit Report
\$ 625.00	Lead Paint Risk Assessment
<u>\$ 275.00</u>	Lead Clearance Test
\$ 916.04	*Total (Financed with loan)

SINGLE APPLICANT IF HOME BUILT AFTER 1/1/1978

\$ 8.02	Credit Report
\$ 8.02	*Total (Financed with loan)

JOINT APPLICANT IF HOME BUILT AFTER 1/1/1978

\$ 16.04	Credit Report
\$ 16.04	*Total (Financed with loan)

Note: *Fees are subject to change. North Saint Paul residents will have a different fee structure.

I hereby acknowledge receipt of this "Homeowners Responsibilities and Expectations" and agree to comply with all program rules and regulations.

I understand and agree that if the loan does not close or the grant project is not fully completed; I hereby agree to reimburse Ramsey County for the Lead Paint Risk Assessment expense.

Applicant (print name)

Co-Applicant (print name)

Anna Koczanadon

Applicant Signature

Co-Applicant Signature

Date

Date

IMPORTANT HOMEOWNER HEALTH AND SAFETY INFORMATION: Please carefully read the information electronically linked below. If you do not have electronic access, the information can be printed for you by request.

- 8. [Citizen's Guide to Radon](#)
- 9. [A Brief Guide to Mold, Moisture, and Your Home](#)
- 10. [Protect Your Family from Lead in Your Home](#)
- 11. [Lead-Safe Certified Guide to Renovate Right](#)

I hereby acknowledge receipt of the above homeowner health and safety information.

Applicant (print name)

Co-Applicant (print name)

Applicant Signature

Co-Applicant Signature

Date

Date

Authorization for Release of Information/Permission to Discuss

Homeowner Name(s)

Address

Phone Number(s)

Email

I hereby authorize the company and representatives, as well as their agents or assigns, to supply and receive information to/from Ramsey County their staff, Slipstream/EFS, their staff, Midwest Healthy Home, and/or Environmental Health Testing Services (EHTS) as well as any related subcontractors including information about my income, assets, credit, and property information, as needed. This information includes, but is not limited to, bank statements, employment, income, outstanding debts, and other financial information. I also authorize reproduction of any financial records or information in their possession.

It is understood that a photocopy of this form will also serve as authorization.

All household members age 18 and older are required to sign this form.

Signature

Print Name

Date

Signature

Print Name

Date

Signature

Print Name

Date

Signature

Print Name

Date

Slipstream Energy Finance Solutions Credit and Income Verification Application

This is an application, not a contract, for a Ramsey County Home Improvement program, there are three potential participation options listed below. It will include reviewing your income eligibility and, for combined grant/loan applicants, your credit history. If applying for a grant only, your credit history is not required. To be eligible, you must be at or below 80% of the area median income as defined by HUD. Please complete all fields below. Incomplete applications will be returned to you for completion. Only residential work that has not been started is eligible for financing. All owners must be applicants. If there are more than two property owners, please complete additional application forms.

Submit completed application and all requested items to Energy Finance Solutions through one of the following methods:

E-mail: RCHOME@slipstreaminc.org

Fax: 608-249-5788

Mail: Energy Finance Solutions
c/o Rachel Krogman
431 Catalyst Way
Madison, WI 53719

For further assistance, please contact Energy Finance Solutions at 1-800-525-6214

Select which program option you are applying for and select only one.

Critical Repair Grant Program: Provides grants of up to \$10,000 to eligible homeowners of both single-family homes and manufactured homes located in suburban Ramsey County.

Residential Rehab Deferred Loan Program Provides loans of up to \$20,000 as a deferred loan, forgiven at 10% per year and fully forgiven if you remain in the home for at least 10 years, to eligible homeowners of single-family homes located in suburban Ramsey County. Manufactured homes are not eligible for Rehab loans.

Combined Critical Repair Grant AND Rehab Loan: This option provides a grant of up to \$10,000 as well as the ability to combine with a Rehab deferred loan of up to \$14,999, for a total maximum single family home improvement project total of no more than \$24,999. The loan amount is forgiven at 10% per year and fully forgiven if you remain in the home for at least 10 years. Manufactured homes are not eligible for this combined Critical Repair Grant and Rehab loan option.

Section A – Individual Applicant Information					
Last Name		First Name		MI	Jr/Sr/I/II
Birth Date	Home Phone		Social Security Number (ONLY NEEDED IF APPLYING FOR LOAN or COMBINED LOAN/GRANT)		
Dwelling Type <input type="checkbox"/> Single Family <input type="checkbox"/> Duplex <input type="checkbox"/> Townhome/Condo <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Other _____		Home Owners Association (HOA) <input type="checkbox"/> Yes <input type="checkbox"/> No Name and phone number of HOA contact:		Year Home Built:	
Installation Address (where home improvements are to be made)		Unit #	City	State	Zip
How are you associated with the installation property? <input type="checkbox"/> Own <input type="checkbox"/> Rent		Who resides at the installation property? <input type="checkbox"/> Owner <input type="checkbox"/> Tenant		If owner, how many years have you owned the installation property?	
Current Address (if different from the above installation address)		City		State	Zip
Mailing Address (if different from the above current address)		City		State	Zip
Section B – Joint Applicant					
Complete only for joint credit (if Joint Applicant is a Co-Borrower/Spouse then they must co-own the home at the above installation address.)					
Last Name		First Name		MI	Jr/Sr/I/II
Birth Date	Home Phone		Social Security Number (ONLY NEEDED IF APPLYING FOR LOAN or COMBINED LOAN/GRANT)		
Current Address (if different from the above installation address)		City		State	Zip
How are you associated with the installation property? <input type="checkbox"/> Own <input type="checkbox"/> Rent		Who resides at the installation property? <input type="checkbox"/> Owner <input type="checkbox"/> Tenant		If owner, how many years have you owned the installation property?	

Section C – Utility Information

Electric Utility Co.	Gas Utility Co.
Electric Utility Account No.	Gas Utility Account No.

Section D – Home and Grant/Loan Information

Please provide a brief description of requested home repairs. Please also attach any available photos of requested repairs. Final scope of repairs will be determined by Rehab Advisor.

Enter estimated amount requesting of grant, loan, or combined grant/loan: (Grant = up to \$10,000, Loan = up to \$20,000 or Combined Grant/Loan = \$24,999)

Are you currently applying for any other government funded loans or grants? Yes No
 If yes, please explain below:

Section E – Mortgage (This section is required only when applying for the loan or combined loan/grant)

Deed Holders must sign the mortgage for this loan. Before application submittal, confirm that your Deed Holder will sign.

Type of Debt: Mortgage Contract for Deed Other, Explain: _____

Lender Name & Address	Account No.
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Section F – Household Income

Provide a complete list of each household member's name and age. Please use additional pages, if needed.

For all household members over the age of 18, provide gross annual income.

Total number of people in the household: _____

First Name	Last Name	Age	Full-Time Student?	Current Gross Annual Income Amount
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$

Signature of additional household member over 18 years old attesting to current gross annual income amount entered above.	Date
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Signature of additional household member over 18 years old attesting to current gross annual income amount entered above.	Date
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Section G – Disclosure & Consent

By completing and submitting an application, I/we certify that I/we am/are of legal contracting age and that I/we have read, understand and agree to all of the terms stated here. By signing below, I/we certify that all information provided on this application is correct and complete to the best of my/our knowledge. My/our signature(s) also authorizes Energy Finance Solutions (EFS), a service offered by Slipstream Group, Inc.

(Slipstream), to obtain my/our utility bill repayment history, delinquent tax, and property owner information. My/our signature(s) further authorize EFS to obtain a credit report(s) in connection with my/our loan request. If necessary, I/we further agree to provide additional information to Slipstream/EFS, to underwrite my/our loan request. I/We further understand and authorize EFS and Slipstream to retain this application whether or not it is approved. Additionally, if this application is approved and the loan I/we have requested is made, I/we also authorize Slipstream/EFS to share such information concerning: my/our electric and/or gas utility billing account number; the charges payable by me/us under the promissory note that I/we will sign; and other non-public information that I/we provided for the purpose of underwriting and servicing my/our loan.

Financial records involving your transaction will be available to the Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released to another Government Agency or Depart without your consent except as required or permitted by law.

I/We acknowledge that during the repayment term of this Loan, my/our ability to use any potential equity in the property will be severely restricted. Subordination requests will be reviewed, and approval or denial will be based on criteria set by Ramsey County Housing and Redevelopment Authority.

I/We understand and agree that EFS and Slipstream do not guarantee the security of any data submitted electronically and will not be held responsible or liable for interception by third parties. I/We understand and agree that in no event will EFS or Slipstream be liable for any technical, hardware or software failure of any kind, any interruption in the availability of this service, any delay in operation or transmission, any incomplete transmission, computer virus, loss of data, or other similar loss.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status or age.

Whether or not the undersigned have elected to sign this document electronically, EFS, and or any subsequent holders of this document, shall have the right to convert and store the manual signature electronically and the undersigned consents to the use of the electronically stored version in the same manner as an original signed copy. I understand and intend that a legal signature is formed by entering my name on this and other documents provided to me, and by entering my name on this and other documents provided in relation to this transaction I intend for my electronic signature to have the same force and effect as my manual signature. If any of the parties do not wish to sign this document electronically, all must opt out together and request a paper copy to sign manually.

By entering my name below, I am creating a legally binding signature and confirm that I agree and accept the signature terms and conditions.

Applicant's Signature	Date	Joint Applicant's Signature	Date
Applicant's Email Address		Joint Applicant's Email Address	