



CITY OF SAINT PAUL
Christopher B. Coleman, Mayor

*25 West Fourth Street
Saint Paul, MN 55102*

*Telephone: 651-266-6655
Facsimile: 651-266-6559*

CONGRATULATIONS!

You have entered into a purchase agreement to buy a home which was acquired and rehabilitated under the Neighborhood Stabilization Program (NSP) and/or Invest St. Paul (ISP). In order to qualify your participation in the NSP or ISP program, certain information must be provided to the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota (HRA).

Below is a list of the documents that are attached and must be executed and returned to HRA within 3 days after final acceptance of the purchase agreement.

Please note that your submission of this information does not constitute HRA's approval or commitment to provide funds. A commitment letter will be issued upon compliance with all requirements of the NSP/ ISP program.

1. Authorization to Release Information: Must be signed by all purchasers and spouses, even if spouse will not be going into title.
2. Income and Asset Worksheet: Names must be provided for everyone who will live in the property, including minors. Income (from any source) and asset information must be provided for every person named.
3. Demographic Affidavit: Must be completed and signed by all purchasers.
4. Privacy Notice, Household Demographic/Project Information Consent Forms, and Tennessen Warning: Must be signed by all purchasers.



CITY OF SAINT PAUL
Christopher B. Coleman, Mayor

*25 West Fourth Street
Saint Paul, MN 55102*

*Telephone: 651-266-6626
Facsimile: 651-228-3341*

AUTHORIZATION TO RELEASE INFORMATION

I/We have applied for a loan from the City of Saint Paul. As part of the application process, the City of Saint Paul may verify information contained in my/our loan application and in other documents required in connection with the loan. This verification process will be conducted either prior to closing or subsequent to closing, and may be performed either by employees of the City of Saint Paul or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of the City of Saint Paul.

I/We authorize you to provide the City of Saint Paul and to any investor to whom the City of Saint Paul may sell this loan, 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. The City of Saint Paul, or any investor that purchases the mortgage, may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Thank you.

Applicant

Co-Applicant

Social Security Number

Social Security Number

Date

Date

NSP Income Calculation Worksheet: Part 5 Annual Income

1. Name:		2. Address of Property to be Purchased:	
ASSETS (see page 2)			
Household Member	Asset Description/ Account Type	Current Cash Value of Asset	Actual Income from Assets
3. Net Cash Value of Assets.....		\$0	
4. Total Actual Income from Assets.....			\$0
5. If line 3 is greater than \$5,000, enter Passbook Rate %*; otherwise, leave blank		Passbook Rate: 0.00%	\$0

ANTICIPATED ANNUAL GROSS INCOME											
Household Member	M/F	Age	Relationship to Head of Household	a. Gross Wages/Salaries**	b. Social Security	c. Economic Assistance	d. Disability income, unemployment, etc.	e. Child support, alimony	f. Other income	g. Asset Income	
			Head								The greater of lines 4 or 5 from above should be in cell below:
6. Totals				\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7. Total of items from 6a. through 6g is Annual Income.....											\$0

*Passbook rate is 2%
 **Gross income is defined as annual income (salary, wages, tips) before taxes and deductions.

I/We certify that all of the information given is true, complete and accurate. I/We understand that false or incomplete information can result in a fine, imprisonment, and loss of housing and/or housing assistance.

X _____ Date _____
 Applicant Signature

X _____ Date _____
 Applicant Signature

Number of Household members: _____

WARNING: Section 1001 of Title 18 of the United States Code makes it a criminal offense to make wilful false statements or misrepresentation of any material fact involving the use of or obtaining of Federal funds.

For Office Use Only

Household Income: _____
 Income Level _____

 Signature of Certifying Staff

Description of Assets

Household has: (if yes, enter values on Page 1)

Yes No

- 1. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For checking accounts, use the average 6-month balance. Assets held in foreign countries are considered assets.
- 2. Cash value of revocable trusts available.
- 3. Equity in or ownership of real estate for the purposes of occupancy, rental or under a contract for deed, or other capital investments.
- 4. Cash value of stocks, bonds, Treasury bills, certificates of deposit, mutual funds, and money market
- 5. Individual retirement, 401(K), and Keogh accounts (even through withdrawal would result in a penalty).
- 6. Retirement and/or pension funds.
- 7. Cash value of life insurance policies available to the individual before death (e.g. surrender value of a whole life or universal life policy).
- 8. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
- 9. Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's resolution, insurance settlements and other amounts not intended as periodic payments.
- 10. Mortgages or deeds of trust held by an applicant.

Applicant Initials

Applicant Initials

2013 HUD Income Limits, Adjusted for Household Size

MSA Median Income = 82,300 (EFFECTIVE December 11, 2012)

% of Median	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
30%	17,300	19,800	22,250	24,700	26,700	28,700	30,650	32,650
50%	28,850	32,950	37,050	41,150	44,450	47,750	51,050	54,350
80%	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
100%	57,700	65,900	74,100	82,300	88,900	95,500	102,100	108,700
120%	69,150	79,000	88,900	98,750	106,650	114,550	122,450	130,350

**Income limits are updated on a yearly basis and are determined by the Department of Housing and Urban Development.*

Updated 1/3/2013

DEMOGRAPHIC AFFIDAVIT

This program is being assisted with Neighborhood Stabilization Program (NSP) funds provided through the City of Saint Paul, which it receives from the U.S. Department of Housing and Urban Development (HUD). A requirement of this assistance is that we collect income data of persons who apply for assistance. This information will not be disclosed or released by this office without your consent, except to HUD, and except as required or permitted by law. Information is gathered for statistical purposes.

Is your household female-headed? (Select only one) Yes No

Is your household Hispanic? (Select only one) Yes No

Please check the race(s) appropriate for your household.

Select all that apply:

- Unknown
- White
- Asian
- Black/African American
- Native Hawaiian or Other Pacific Islander
- American Indian/Alaskan Native

I certify that the information above is, to the best of my knowledge and belief, a true, correct and complete statement of my financial condition as of the date stated herein.

Note: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make false statements or misrepresentations to any Department or Agency of the U.S. as to matters within its jurisdiction.

Address: _____

Printed name: _____

Signature

Date



CITY OF SAINT PAUL 25 West Fourth Street
Christopher B. Coleman, Mayor Saint Paul, MN 55102

Telephone: 651-266-6655
Facsimile: 651-228-3314

PRIVACY NOTICE, HOUSEHOLD DEMOGRAPHIC/PROJECT INFORMATION CONSENT FORMS, AND TENNESSEN WARNING

Portions of the funding used to assist you in your purchase and/or in the development of the property you are purchasing in Saint Paul, Minnesota may have been provided by the Minnesota Housing Finance Agency (“MHFA”), the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota (“HRA”), the Metropolitan Council (“Met Council”), United States Department of Housing and Urban Development (“HUD”) and/or the Family Housing Fund (“FHF”). The information attached hereto is being requested for the purpose of evaluating your application, determining compliance with the Minnesota Human Rights law and to monitor compliance with federal equal credit opportunity, fair housing and home mortgage disclosure laws for certain types of loans related to a dwelling, as well as monitoring the general performance of the various funding programs provided by the HUD, MHFA, HRA, Met Council and/or FHF. You are not required to furnish the information requested regarding race, ethnicity and gender, but are encouraged to do so. Federal and State laws provide that a lender may not discriminate on the basis of this information, nor on whether you choose to furnish it.

The disclosure of your Social Security number (s) or Minnesota Tax Identification number(s) are (is) mandatory for participation in this particular program, by virtue of the Minnesota Revenue Recapture Act of 1980 (Minnesota Statutes, Section 270A.01 to 270A.12) as well as Federal regulations/requirements which are required within the funding programs. Supplying such information could result in the application of state tax refunds to the payment of any tax delinquent indebtedness resulting from this or any other special financing Programs. Such information may also be made available to state or federal tax authorities and state and federal personnel involved in the collection of such obligations.

Use of the data requested in the attached form is limited to that necessary for the administration and management of the funding programs by HUD, MHFA, HRA, Met Council and/or FHF personnel, or those under contract with HUD, MHFA, HRA, Met Council and/or FHF, or in instances where access to this data is authorized by federal and/or state law, it may be made available to other governmental entities.

I/We hereby authorize and consent to the above-described use of the attached information. With regard to the sharing of such information, I/we recognize that the authorizations provided under this document will expire one (1) year from the below listed date without any further action or notice by me/us. At any time prior to the natural expiration of the authorizations provided in this document, I/we may revoke such authorizations provided in this document, by giving written notice to HRA at the following address: Department of Planning and Economic of the City of Saint Paul, 1100 City Hall Annex, 25 West Fourth Street, Saint Paul, Minnesota 55102, Attn: Executive Director.

The data you are being asked to provide is subject to and defined in the Minnesota Government Data Practices Act, Minnesota Statutes Chapter 13. Under the Data Practices Act, some of this data is classified as public data, the remaining information classified as private or confidential. Private and confidential data is available only to you and the entities listed above with a bona fide need to know such information to process and make a decision on the approval of your application. Public data is available to anyone requesting it and consists of all data furnished in the application process that is not designated private or confidential.

I/We have read and understand the above information regarding my rights as a subject of government data.

(Buyer)

Date: _____

(Buyer)

Date: _____

Property: _____
St. Paul, MN