



Received: _____
Closing Date: _____
Funds used for: _____

Thank you for your interest in the Realtors® Association of St. Lucie’s Foundation’s Attainable Housing Program. Below is information to introduce you to the program and to familiarize you with the basic details. For additional information, please call the Association at 772.465.6080.

Objective

The Realtors® Association of St. Lucie (RASL) established the Foundation to address the housing issues in St. Lucie County by providing grants of up to \$2,500 to eligible/qualified applicants.

Distribution

Potential grant recipients represent all residents of St. Lucie County. Previous recipients of the Foundation’s grants were employed in education, law enforcement, and medical services.

Requisites

Grant guidelines are simplified to streamline the efficiency of the Foundation’s objectives. Applicants must **1) be employed or show verifiable income, 2) have a bilateral contract for purchase of a primary residence in St. Lucie County and 3) have income levels as defined by Housing and Urban Development (HUD).** *It is important to note that there is absolutely no obligation for grant recipients to work with Realtors® or any member of our association for homes under contract.*

HUD Income Guidelines (May 2010)

Maximum Income for Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	\$33,400	\$38,200	\$42,950	\$47,700	\$51,550	\$55,350	\$59,150	\$63,000

Equal Opportunity

Attainable Housing Grants are awarded without regard to race, color, national origin, religion, sex, familial status, handicap or age.

The Foundation is often requested by potential donors, to provide age, income, ethnicity and other information in order to receive grant contributions. By submitting this application, the applicant authorizes the Foundation to provide any information set forth in the application for purposes of obtaining grant contributions from donors or for any governmental agency requesting that information, both now and in the future.

“A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.” REG. # CH23435

Application

- ✓ **Application must be received by RASL at least 20 days before closing date**
- ✓ **Only completed applications will be considered for grants**
- ✓ **Application is reviewed for all required documentation**
- ✓ **Foundation committee approves/disapproves and applicant is notified in writing**
- ✓ **Applicant(s) must meet income requirements**
- ✓ **Applicant must have a bilateral contract for purchase of a primary residence in St. Lucie County**

Required Paperwork to submit

You may ask your lender or Realtor® (if using one) to assist you in completing this application.

- Prequalification Letter from the Lender**
- Executed Good Faith Estimate**
- Proof of Employment (Letter from employer verifying employment and income for all working adults in household)**
- Copy of two years Tax Returns for all working adults in household**
- Copy of two most recent Pay Stubs for all working adults in household**
- Copy of Executed Loan Application**
- Copy of Bilateral contract for purchase of a primary residence in St. Lucie County**
- Grant funds must appear on the HUD statement***

If grant is approved, a preliminary HUD statement is required before any grant check is issued.*

**In the case of FHA loans, funds do not need to appear on the HUD statement. Grant money will be issued to the vendor for the following actual expense up to the awarded amount:
Homeowners Insurance, Hurricane Shutters, Home Inspection**

Grant will apply **only** to the purchase of the home listed on the Sales Contract submitted. Once the grant is approved, the closing must occur within 60 days or applicant must submit a hand written letter delivered to RASL with a request for extension. Grants will be awarded up to \$2,500. **No grant money may be issued directly to the applicant nor as cash back at closing.** A new application must be submitted if a grant is awarded and the closing does not occur.

Closing Date: _____
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**Application for Attainable Housing Funds up to \$2,500 through
the Realtors® Association of St. Lucie Foundation**

Maximum Income for Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	\$33,400	\$38,200	\$42,950	\$47,700	\$51,550	\$55,350	\$59,150	\$63,000

Applicant's Name: _____

Occupation: _____

Address: _____

Home phone: _____ Work Phone: _____ Cell Phone: _____

Email: _____

How did you hear about this grant opportunity? _____

Name all parties listed on the mortgage loan application:

Primary Loan Applicant: _____

Co-Applicant/s: _____

Number of working adults in your household _____

Total number of people (including yourself and children) in your household _____

Lending Information:

Lender's Company Name: _____

Lender's Agent's Name: _____

Lender's Office Address: _____

Lender's Phone number: _____

Lender's email address: _____

Realtor Information:

Are you currently working with a Real Estate Agent? ___Y ___N

Realtor's Name: _____

Real Estate Company: _____

Realtor's phone number: _____

Realtor's Email Address: _____

Housing information:

Do you currently have a contract on a house? _____ Closing Date _____

Address: _____

Is the house located in St. Lucie County? _____

Listing Agent Information

Realtor's Name: _____

Real Estate Company: _____

Realtor's phone numbers: _____

Realtor's Email address: _____

Title Company Information

Closing Company Name: _____

Closer's Name: _____

Company address: _____

Company phone numbers: _____

Closer's Email address: _____

Title Company file number: _____

Paperwork check list:

- Prequalification Letter from the Lender
- Executed Good Faith Estimate
- Proof of Employment (Letter from employer verifying employment and income for all working adults in household)
- Copy of two years Tax Returns for all working adults in household
- Copy of two most recent Pay Stubs for all working adults in household
- Copy of Executed Loan Application
- Copy of Bilateral contract for purchase of a primary residence in St. Lucie County
- Grant funds must appear on the HUD statement*

If grant is approved, a preliminary HUD statement is required before any grant check is issued*

Please initial by each statement below and sign, print name and date where required:

_____ Applicant is purchasing a primary residence in St. Lucie County.

_____ Applicant has not been required to employ the services of any real estate broker or agent, Realtor lender, mortgage broker or banker, escrow agent, title insurance company, inspector, or service provider in order to qualify for assistance from the Foundation.

_____ Applicant has not been directed or steered toward any real properties by the Foundation for purposes of purchase or otherwise.

_____ Applicant shall use the funds received from the Foundation solely for the purpose of acquiring a Residence located entirely within the County of St. Lucie, State of Florida.

_____ I, _____ grant permission to the Realtors Association of St. Lucie Foundation and the Realtors Association of St. Lucie, Inc to publicize my name and photography for purposes of promoting the Realtors Association of St. Lucie Foundation.

By signing below I, _____ confirm that each, every and
Applicant's name (please print)
all items of information, statements and representations made by me in my request for assistance including, but not limited to all items accompanying this application, are true and correct as of the date the application was submitted to the Foundation, and remain true and correct without modification as of the date of approval of application.

Applicant's signature _____ Date _____

Co- Applicant's signature _____ Date _____

Realtor's signature _____ Date _____

