



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

*Objective*

The Realtors® Association of St. Lucie (RASL) established the Foundation to address the ongoing housing affordability issues in St. Lucie County.

*Distribution*

Grant recipients represent a broad sampling of St. Lucie County’s population. Previous recipients of the Foundation’s grants were employed in education, law enforcement, and medical services. New guidelines established by HUD expand the Foundation’s ability to service lower wage earners who increasingly need housing assistance.

*Requisites*

Grant guidelines are simplified to streamline the efficiency of the Foundation’s objectives. **Applicants must 1) be employed, 2) have a home under contract for purchase in St. Lucie County, and 3) have low 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.

*Equal Opportunity*

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

The Foundation is often requested to provide age, income, ethnicity and other information in order to receive grant funds. By submitting this application, the applicant authorizes the Foundation to provide any information set forth in the application for purposes of obtaining grant funds 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*

*HUD Low Income Guidelines*

<b># of Persons in household:</b>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
<b>Maximum Income for household:</b>	<b>\$33,400</b>	<b>\$38,200</b>	<b>\$42,950</b>	<b>\$47,700</b>	<b>\$51,550</b>	<b>\$55,350</b>	<b>\$59,150</b>	<b>\$63,000</b>

*Application Process*

- ✓ **Applicant(s) must meet income requirements**
- ✓ **Applicant must have a Bilateral Sale and Purchase Contract on a home in St. Lucie County**
- ✓ **Application must be made at least 20 days before closing date.**
- ✓ **Only completed applications will be considered for grants.**

*Required Paperwork to submit*

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

**\*If a Realtor® is assisting in the grant process; the Designated Realtor® of the office must review and sign off that the application is complete prior to submission to the Foundation.**

- 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 Sale and Purchase Contract with all executed Addendums attached**
- Grant funds must appear on the HUD statement\***

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

Grant will apply to the purchase of the home listed on the Sales Contract submitted. A new application must be submitted if a grant is awarded and the closing does not occur. 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 back to the applicant at closing.**



**Application for Grant through the Realtors® Association of St. Lucie Foundation**

# of Persons in household:                    1                    2                    3                    4                    5                    6                    7                    8  
Maximum Income for household: \$33,400    \$38,200    \$42,950    \$47,700    \$51,550    \$55,350    \$59,150    \$63,000

**Applicant's Information:**

Applicant's Name: \_\_\_\_\_

Occupation: \_\_\_\_\_

Current Address: \_\_\_\_\_

Home phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Work Phone: \_\_\_\_\_

**Lender Information:**

Company Name: \_\_\_\_\_

Loan Officer's Name: \_\_\_\_\_

Office Address: \_\_\_\_\_

Phone Number/s: \_\_\_\_\_

Email Address: \_\_\_\_\_

**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 \_\_\_\_\_

**Realtor® Information:**

Are you currently working with a Real Estate Agent? \_\_\_\_\_Y \_\_\_\_\_N

If so:

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 Sale and Purchase Contract with all executed Addendums attached
- 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 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 \_\_\_\_\_

\*Broker's signature \_\_\_\_\_ Date \_\_\_\_\_

Please submit a statement explaining how this grant will help you to obtain your home:

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You are not required to furnish this information. We do not discriminate whether it's provided or not.

**Ethnicity:**  Hispanic or Latino       Non Hispanic or Latino  
**Race:**       American Indian or Alaskan Native       Native Hawaiian or other Pacific Islander  
                  Black or African American       Asian       White

**Gender:**       Male       Female

**Date of Birth:** \_\_\_\_\_