Privacy Notice

Rock Island Economic Growth Corporation ("Growth") dba Economic Growth Corporation would like to advise you of its privacy policies. **Growth** has collected non-public personal information from your application and consumer reporting agencies. This non-public personal information includes your address and other contact information, demographic background, loan status, family income, social security number, employment information, collection and repayment history, and credit history.

We disclose non-public personal information to third parties to process and service your loan; only as necessary to effect, administer or enforce your loan; with your consent; or as permitted or provided by applicable laws, including the Illinois Freedom of Information Act ("FOIA") and the Privacy Act of 1974. Applicable laws permit disclosure to third parties for certain purposes. Examples of such disclosures include (i) disclosure in connection with enforcement purposes or litigation, audits or other investigations; (ii) to comply with proper requests under FOIA or other federal, state, or other local laws and regulations; and (iii) to federal and state agencies to the extent specifically permitted or required by law. We do not sell or otherwise make available any information about you to any third parties for marketing purposes.

We protect the security and confidentiality of non-public personal information by limiting and monitoring all physical access to sites where non-public personal information is kept. A complete copy of our written privacy policy is available upon request.

If we decide to change our privacy policy, we will provide you with a revised privacy policy containing such changes.

If you have any questions, please get in touch with James Jones
Phone Number: (309) 788-6311
Title: Housing Manager

Rock Island Economic Growth Corporation
By: _____
Printed Name: Brian Hollenback
Title: President

December 31, 2026

Buying a Home
Are you ready to make the move to home ownership? GROWTH offers many incentives for home buyers. GROWTH may provide funds to help with down payment and closing costs.

Purchasing a home doesn't have to be complicated. The goal of GROWTH is to make the process as pleasant and understandable as possible. All of GROWTH's programs include individualized counseling and an educational seminar that will lead you through the process of selecting, purchasing, and maintaining a home.

Funding to support these programs are allocated on a first-come, first-serve basis. Income limits and programs are subject to change without notice.

What Does the Homebuyer Program Offer?
GROWTH's homebuyer programs will provide assistance before, during, and after you purchase your home. The housing staff will help with:

- Understanding the process of purchasing a home.
- Selecting a home that fits your budget.
- Understanding the terminology used by lenders, attorneys, REALTORS®, and appraisers.
- Provide information on a participating lender to finance the home.

Why Should I Apply for the Homebuyer Program?
You may be eligible for thousands of dollars in assistance for down payment and closing costs.

When Should I Apply?
As soon as you begin thinking seriously about purchasing a home you should complete an application. GROWTH's housing staff is here to guide you through the entire process, from start to finish. Our housing staff must approve your application ***prior*** to making an offer on a home.

Do I Have to Get a Home Loan?
You will need to qualify for a first mortgage loan from an approved lender. GROWTH works with homebuyers on a daily basis to help them obtain financing that is affordable and easily understood.

What About a REALTOR®?
GROWTH strongly encourages you to work with a qualified REALTOR®. Find one that you are comfortable with, because he/she can save you a lot of time and money.

How Long Does It Take?
While every situation is unique, GROWTH will typically be able to review your completed application and provide a plan of action within 5 business days. Once approved for the program, offers to purchase a home must allow for 60 days between acceptance of the offer and closing on the home.

Homebuyer Applications
Once a completed application is submitted, GROWTH's housing staff will review it and prepare a customized plan for you to follow. Staff will also schedule a meeting with you to review the plan and help you take steps needed to apply for a first mortgage loan from a participating lender of your choice. Homebuyers are required to complete our homeownership educational seminar.

Questions? Call **309.788.6311,** email us at **info@growthcorp.org**, or stop by the office 371 3rd ST W, Milan, IL 61264.

Rock Island Economic Growth Corporation and its subsidiaries are Equal Opportunity Providers. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Moline Down Payment Program Steps

GROWTH wants you to have a positive home buying experience. While using any of GROWTH's housing program, it is important to follow the steps outlined below. This will ensure that the process will move as smoothly as possible. Our friendly staff is always here to assist you. If you have a question about the process, or the status of your file, please contact us at 309.788.6311 or by email us at info@growthcorp.org.

1. The homebuyer or participant submits all required information and completes all required application forms.

2. GROWTH's housing counselor assesses the initial eligibility, requests a credit report, and prepares a home ownership action plan for the participant.

3. After reviewing the action plan, the participant schedules an appointment with a housing counselor to review the plan.

4. Prospective homebuyer is referred to a lending institution for pre-approval.

5. Prospective homebuyer receives a pre-approval letter from the lender, subject to appraisal of property, title search, and prospective homebuyer making no adverse changes in the homebuyer's application.

6. Prospective homebuyer shops for a home. We strongly recommend the use of a qualified REALTOR®.

7. *Prior to making an offer* on the home, the homebuyer must attend a homebuyers' seminar. Call the GROWTH office at 309.788.6311 for the schedule of upcoming classes.

8. Prospective homebuyer finds home and signs sales contract and forwards a copy of the contract to the housing counselor and to the lending institution.

9. Lender orders appraisal and title search.

10. Prospective homebuyer receives final commitment from lender.

11. When applicable, prospective homebuyer closes on home and executes a recapture agreement and/or second mortgage for the amount of assistance provided. There are no payments associated with this recapture and the amounts are forgiven over a five year period.

12. GROWTH continues to be available for post purchase counseling.

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Moline Down Payment Program 12/2020

GROWTH has partnered with the City of Moline to help Moline residents towards the path of homeownership. If you are looking to purchase a home in certain census tracts in Moline, you may be eligible for up 3% or 5% of the homes purchase price for down payment assistance and up to $1,500 towards closing costs.
This program is made possible using Neighborhood Stabilization Program 2 (NSP2) Program Income.

To Qualify:

- Home must be located within these Moline census tracts: 217, 219, 222, 223 **(See Map)**
- Homebuyer must be an employee of a Moline business that has a physical establishment within Moline
- Homebuyer must work a minimum of 20 hours for a business located in Moline
- Homebuyer must contribute a minimum of $1,000 to the transaction
- Earn at or below 120% of the Area Median Income (AMI).
  Down payment assistance will vary based on your income:
  - Under 50% AMI – 5% down payment assistance and up to $1,500 in closing costs
  - 51%-120% AMI – 3% down payment assistance and up to $1,500 in closing costs
  - No rehabilitation work will be performed

Prior to Making an Offer on a Home:

- Complete application.
  - Provide copies of:
    - Last 2 years W-2s
    - Last 2 federal tax returns
    - Last 30 days of pay stubs
    - Most recent 2 months of bank statements
- Meet with HUD-certified Housing Counselor
- Register and participate GROWTH's homebuyer education online class **(See Class Schedule)**
- Once you have selected your home, you will sign a 5-year forgivable recapture agreement.

ROCK ISLAND COUNTY AREA MEDIAN INCOME LIMITS (AMI)-2026

AMI	1 PERSON LIMIT	2 PERSON LIMIT	3 PERSON LIMIT	4 PERSON LIMIT	5 PERSON LIMIT	6 PERSON LIMIT	7 PERSON LIMIT	8 PERSON LIMIT
120%	$81,960	$93,600	$105,360	$117,000	$126,360	$135,720	$145,080	$154,440
50%	$34,150	$39,000	$43,900	$48,750	$52,650	$56,550	$60,450	$64,350

Applications and additional information may be found at www.economicgrowthcorporation.com.

Income limits and programs are subject to change without notice.

EQUAL HOUSING OPPORTUNITY

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NSP Program Income

Downpayment Program

Moline, IL

Live where you work. Work where you live.

Economic Growth Corporation, a local 501(c)3 non-profit, is offering an innovative downpayment program to help you towards the path of homeownership. If you are looking to purchase a home in certain neighborhoods in Moline, you may be eligible for up to 3% or 5% of the homes purchase price for downpayment assistance and up to $1,500 towards closing costs. Funding for this program is derived from Neighborhood Stabilization Program (NSP2) Program Income.

To Qualify:

- ✔ Homebuyer must be an employee of a Moline business that has a physical establishment within Moline
- ✔ Homebuyer must work a minimum of 20 hours for a business located in Moline
- ✔ Homebuyer must contribute a minimum of $1,000 to the transaction
- ✔ Make less than 120% of the Area Median Income (AMI) for the household (see chart). Downpayment assistance will vary based on your income:
  - Under 50% AMI – 5% downpayment assistance and up to $1,500 in closing costs
  - 51%-120% AMI – 3% downpayment assistance and up to $1,500 in closing costs
- ✔ Home must be located within these Moline neighborhoods (Census tracts: *217, 219, 222, 223).* *See map on back.*

Prior to Making an Offer:

- ✔ Complete homebuyer application. Provide copies of:
  - *Last 2 years W-2s*
  - *Last 2 federal tax returns*
  - *Last 30 days of pay stubs*
  - *Most recent 2 months of bank statements*
- ✔ Meet with HUD-certified Housing Counselor
- ✔ Participate in Homebuyer Education Class/ Webinar and receive a certificate of completion
- ✔ Homebuyer signs a 5-year forgivable recapture agreement

FY 2026 Maximum Income Limits*	Household of 1	Household of 2	Household of 3	Household of 4	Household of 5	Household of 6	Household of 7	Household of 8
50% Area Median Income	$34,150	$39,000	$43,900	$48,750	$52,650	$56,550	$60,450	$64,350
120% Area Median Income	$81,960	$93,600	$105,360	$117,000	$126,360	$135,720	$145,080	$154,440

For full program overview and to apply visit:

https://www.economicgrowthcorporation.com/moline-downpayment-housing-program.html

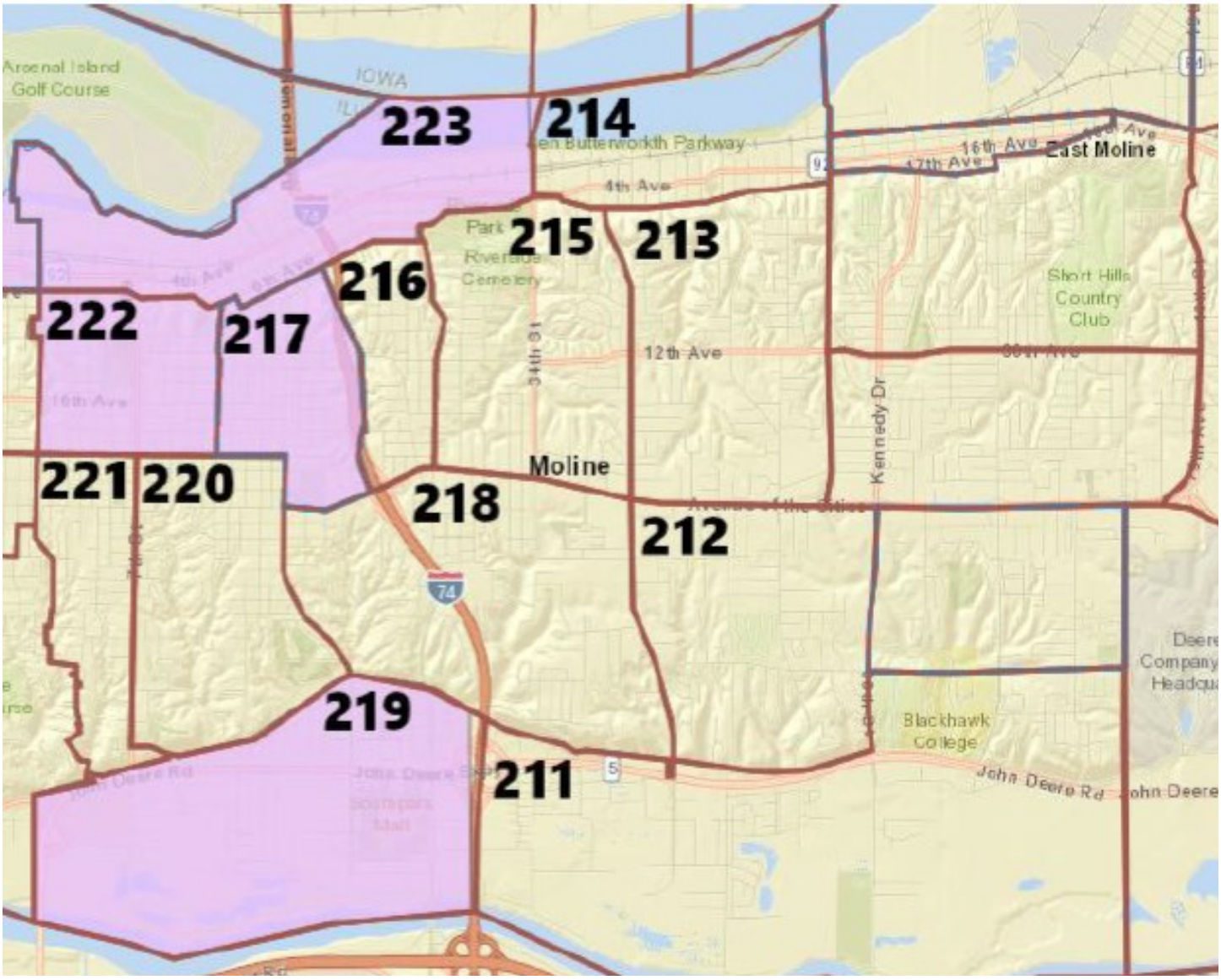
ECONOMIC GROWTH CORPORATION

EQUAL HOUSING OPPORTUNITY

Economic Growth Corporation
371 3rd St W
Milan, IL 61264
(309) 788-6311
Se habla Espanol
www.EconomicGrowthCorporation.com

Eligible Census Tracts

Home must be located within the Moline neighborhoods highlighted below (census tracts: ***217, 219, 222, 223).*** If you have questions on if the home you are considering is within these tracts, or if your income qualifies based on your household size, call 309-788-6311. Please allow for 24 hour advance notice of a showing if you are looking for a confirmation. GROWTH can assist you during office hours of Monday– Friday from 8:30-5:00 p.m. or email info@growthcorp.org. Equal Housing Opportunity. Se habla Espanol.



Home must be located within the highlighted census tracts of 217, 219, 222, 223 to qualify for the NSP Program Income Downpayment Program. If you have questions on if the home you are considering is within these tracts, please call 309-788-6311. Please allow for 24 hour advance notice of a showing if you are looking for a confirmation.

Se habla Espanol.

EQUAL HOUSING OPPORTUNITY

Fair Housing/ Equal Opportunity Statements:

We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Declaración de Equidad de Vivienda

Estamos comprometidos con la letra y el espíritu de la política de EE.UU. para el logro de la igualdad de oportunidades de vivienda en toda la nación. Alentamos y apoyamos un programa de publicidad y comercialización afirmativa en el que no existen barreras para obtener vivienda debido a raza, color, religión, sexo, discapacidad, estado familiar u origen nacional.

U. S. Department of Housing and Urban Development

EQUAL HOUSING OPPORTUNITY

We Do Business in Accordance With the Federal Fair Housing Law

(The Fair Housing Amendments Act of 1988)

It is illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Handicap, Familial Status, or National Origin

- In the sale or rental of housing or residential lots
- In advertising the sale or rental of housing
- In the financing of housing
- In the provision of real estate brokerage services
- In the appraisal of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)
1-800-927-9275 (TTY)
www.hud.gov/fairhousing

U.S. Department of Housing and Urban Development
Assistant Secretary for Fair Housing and Equal Opportunity
Washington, D.C. 20410

U. S. Department of Housing and Urban Development
Departamento de la Vivienda y el Desarrollo Urbano de los EE.UU.

EQUAL HOUSING OPPORTUNITY
IGUALDAD DE OPORTUNIDADES EN LA VIVIENDA

Nuestras prácticas de negocios cumplen la ley federal de equidad en la vivienda

(Enmienda a la ley de Equidad en la vivienda de 1988)

Es ilegal discriminar contra ninguna persona a causa de su raza, color, religión, sexo, discapacidad, situación familiar u origen nacional

- En la venta o el alquiler de viviendas o lotes residenciales
- En la publicidad relacionada con la venta o el alquiler de viviendas
- En la financiación de la vivienda
- En la provisión de servicios de corredores de bienes raíces
- En la tasación de viviendas
- Las tácticas de intimidación (Blockbusting) también son ilegales

Cualquier persona que crea que ha sido discriminada puede presentar una reclamación de discriminación en la vivienda:
1-800-669-9777 (Línea gratuita)
1-800-927-9275 (TTY)
www.hud.gov/fairhousing

U.S. Department of Housing and Urban Development
Assistant Secretary for Fair Housing and Equal Opportunity
Washington, D.C. 20410

Ten Important Questions to Ask Your Home Inspector

1. **What does your inspection cover?**
   The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. **How long have you been practicing in the home inspection profession and how many inspections have you completed?**
   The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. **Are you specifically experienced in residential inspection?**
   Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. **Do you offer to do repairs or improvements based on the inspection?**
   Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. **How long will the inspection take?**
   The average on-site inspection time for a single inspector is two to three hours for a typical single- family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. **How much will it cost?**
   Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be $300-$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. **What type of inspection report do you provide and how long will it take to receive the report?**
   Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. **Will I be able to attend the inspection?**
   This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. **Do you maintain membership in a professional home inspector association?**
   There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. **Do you participate in continuing education programs to keep your expertise up to date?**
    One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

United States Environmental Protection Agency | Prevention, Pesticides, and Toxic Substances (7404) | EPA-747-F-96-002 March 1996 (Revised 12/96)

FACT SHEET

EPA and HUD Move to Protect Children from Lead-Based Paint Poisoning; Disclosure of Lead-Based Paint Hazards in Housing

SUMMARY

The Environmental Protection Agency (EPA) and the Department of Housing and Urban Development (HUD) are announcing efforts to ensure that the public receives the information necessary to prevent lead poisoning in homes that may contain lead-based paint hazards. Beginning this fall, most home buyers and renters will receive known information on lead-based paint and lead-based paint hazards during sales and rentals of housing built before 1978. Buyers and renters will receive specific information on lead-based paint in the housing as well as a Federal pamphlet with practical, low-cost tips on identifying and controlling lead-based paint hazards. Sellers, landlords, and their agents will be responsible for providing this information to the buyer or renter before sale or lease.

LEAD-BASED PAINT IN HOUSING

Approximately three-quarters of the nation's housing stock built before 1978 (approximately 64 million dwellings) contains some lead-based paint. When properly maintained and managed, this paint poses little risk. However, 1.7 million children have blood-lead levels above safe limits, mostly due to exposure to lead-based paint hazards.

EFFECTS OF LEAD POISONING

Lead poisoning can cause permanent damage to the brain and many other organs and causes reduced intelligence and behavioral problems. Lead can also cause abnormal fetal development in pregnant women.

BACKGROUND

To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

WHAT IS REQUIRED

Before ratification of a contract for housing sale or lease:

- Sellers and landlords must disclose known lead-based paint and lead-based paint hazards and provide available reports to buyers or renters.

- Sellers and landlords must give buyers and renters the pamphlet, developed by EPA, HUD, and the Consumer Product Safety Commission (CPSC), titled *Protect Your Family from Lead in Your Home*.

- Home buyers will get a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense. The rule gives the two parties flexibility to negotiate key terms of the evaluation.

- Sales contracts and leasing agreements must include certain notification and disclosure language.

- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.

WHAT IS NOT REQUIRED

- This rule does not require any testing or removal of lead-based paint by sellers or landlords.
- This rule does not invalidate leasing and sales contracts.

TYPE OF HOUSING COVERED

Most private housing, public housing, Federally owned housing, and housing receiving Federal assistance are affected by this rule.

TYPE OF HOUSING NOT COVERED

- Housing built after 1977 (Congress chose not to cover post-1977 housing because the CPSC banned the use of lead-based paint for residential use in 1978).
- Zero-bedroom units, such as efficiencies, lofts, and dormitories.
- Leases for less than 100 days, such as vacation houses or short-term rentals.
- Housing for the elderly (unless children live there).
- Housing for the handicapped (unless children live there).
- Rental housing that has been inspected by a certified inspector and found to be free of lead-based paint.
- Foreclosure sales.

EFFECTIVE DATES

- For owners of more than 4 dwelling units, the effective date is September 6, 1996.
- For owners of 4 or fewer dwelling units, the effective date is December 6, 1996.

THOSE AFFECTED

The rule will help inform about 9 million renters and 3 million home buyers each year. The estimated cost associated with learning about the requirements, obtaining the pamphlet and other materials, and conducting disclosure activities is about $6 per transaction.

EFFECT ON STATES AND LOCAL GOVERNMENTS

This rule should not impose additional burdens on states since it is a Federally administered and enforced requirement. Some state laws and regulations require the disclosure of lead hazards in housing. The Federal regulations will act as a complement to existing state requirements.

FOR MORE INFORMATION

- For a copy of *Protect Your Family from Lead in Your Home* (in English or Spanish) , the sample disclosure forms, or the rule, call the National Lead Information Clearinghouse (NLIC) at (800) 424–LEAD, or TDD (800) 526–5456 for the hearing impaired. You may also send your request by fax to (202) 659–1192 or by Internet E-mail to ehc@cais.com. Visit the NLIC on the Internet at http://www.nsc.org/nsc/ehc/ehc.html.
- Bulk copies of the pamphlet are available from the Government Printing Office (GPO) at (202) 512–1800. Refer to the complete title or GPO stock number 055–000–00507–9. The price is $26.00 for a pack of 50 copies. Alternatively, persons may reproduce the pamphlet, for use or distribution, if the text and graphics are reproduced in full. Camera-ready copies of the pamphlet are available from the National Lead Information Clearinghouse.
- For specific questions about lead-based paint and lead-based paint hazards, call the National Lead Information Clearinghouse at (800) 424–LEAD, or TDD (800) 526–5456 for the hearing impaired.
- The EPA pamphlet and rule are available electronically and may be accessed through the Internet.

  Electronic Access:

  Gopher: gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead_pm

  WWW: http://www.epa.gov/opptintr/lead/index.html
  http://www.hud.gov

  Dial up: (919) 558–0335

  FTP: ftp.epa.gov (*To login, type "anonymous." Your password is your Internet E-mail address.*)

Documentation Required with Homebuyer Application

The following documents are needed to complete your homebuyer application.
Please read carefully.

Application

Please fill out application form *completely, all pages,* including signatures.
Please *do not* send originals.

Income History

____Copies of last 2 years W-2s (Applies to all wage earners over the age of 18 that will occupy the home, even if they are not listed on the application.)

____Copies of last 2 years of **federal** tax returns. **State tax returns NOT required**. (Applies to all wage earners over the age of 18 that will occupy the home, even if they are not listed on the application.)

____Copies of last full 30 days- (5 weeks) of pay stubs for all employment. (Applies to all wage earners over the age of 18 that will be living in the home, even if they are not listed on the application.)

____If self-employed, a year-to-date Profit and Loss statement will be required.

____Verification of all other income, to be used in qualifying for a mortgage loan
(i.e. child support/alimony*, Social Security/disability payments**, etc.)

Financial History

____Copies of the most recent **2 months** of bank statements for all checking and savings accounts.
Please make sure bank name is stamped on statements.
If you do not currently have a checking or savings account, one must be opened in order to verify your assets.

____If applicable, copies of most recent quarterly statement for all investment accounts (IRA, 401k, etc.)

____If you have filed for bankruptcy in the last 10 years, copies of your discharge paperwork, including all creditor itemization schedules (i.e. A, B, C, etc.)

____If you were divorced within the last 10 years, a copy of your complete divorce decree.

*****If child support/alimony has been ordered, a copy of the order, along with a 2 year history of child support/alimony payments will be required, **even if payments have not been consistent.**

******If you are receiving Social Security or disability payments, copies of your most recent benefit letter or a printout from the issuer showing current benefits is acceptable documentation of income.

Return your *completed* application to Economic Growth Corporation 371 3rd ST W, Milan, IL 61264.
Our office is open Mon-Fri 8:30am-5:00pm.

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Borrower	BORROWER INFORMATION	Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone	Date of Birth (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone	Date of Birth (mm/dd/yyyy)	Yrs. School
☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no.	ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no.	ages
E-Mail Address:				E-Mail Address:			
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent __No. Yrs.				Present Address (street, city, state, ZIP) ☐ Own ☐ Rent __No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Landlord's full name and address.				Landlord's full name and address.			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent __No. Yrs.				Former Address (street, city, state, ZIP) ☐ Own ☐ Rent __No. Yrs.			

Borrower	EMPLOYMENT INFORMATION	Co-Borrower

Name & Address of Employer ☐ Self Employed	Yrs. on this job	Yrs. employed in this line of work	Name & Address of Employer ☐ Self Employed	Yrs. on this job	Yrs. employed in this line of work
Position/Title/Type of Business	Dates (from – to)	Monthly Income $	Position/Title/Type of Business	Dates (from – to)	Monthly Income $
	Business Phone				Business Phone

If employed in current position for less than two years or if currently employed in more than one position, complete the following: (attach separate sheet if necessary)

Name & Address of Employer ☐ Self Employed	Yrs. on this job	Yrs. employed in this line of work	Name & Address of Employer ☐ Self Employed	Yrs. on this job	Yrs. employed in this line of work
Position/Title/Type of Business	Dates (from – to)	Monthly Income $	Position/Title/Type of Business	Dates (from – to)	Monthly Income $
	Business Phone				Business Phone

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MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$	$	$	Rent	$	$
Overtime				First Mortgage (P&I)		
Bonuses				Other Financing (2nd mortgage)		
Commissions				Hazard Insurance		
Dividends/ Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other *				Homeowner Assn. Dues		
				Other:		
Total	$	$	$	**Total**	$	$

*** Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.**

Describe Other Income

Notice: **Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.**

B/C		Monthly Amount

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Complete ☐ Jointl ☐ Not Jointly

ASSETS Description	**Cash or Market Value**	**Liabilities and Pledged Assets.** List the creditor's name, address, and account number for all outstanding debts. Use continuation sheet, if necessary.		
Cash deposit toward purchase held by:	$	**LIABILITIES**	**Monthly Payment & Months Left to Pay**	**Unpaid Balance**
List checking and savings accounts below		Name and address of Company	$ Payment/Months	$
Name and address of Bank, S&L, or Credit Union				
Acct. no.	$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	$ Payment/Months	$
Acct. no.	$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	$ Payment/Months	$
Acct. no.	$	Acct. no.		
Stocks & Bonds (Company name/number & description)	$	Name and address of Company	$ Payment/Months	$
		Acct. no.		
Life insurance net cash value Face amount: $	$	Name and address of Company Acct. no.	$ Payment/Months	$
Subtotal Liquid Assets	$			
Real estate owned (enter market value from schedule of real estate owned)	$	Alimony/Child Support/Separate Maintenance Payments Owed to:	$	$
Vested interest in retirement fund	$			
Net worth of business(es) owned (attach financial statement)	$	Job-Related Expense (child care, union dues, etc.)	$	
Automobiles owned (make and year)	$			
Other Assets (itemize)	$			
		Total Monthly Payments	**$**	
Total Assets a.	$	**Net Worth (a minus b)** $	**Total Liabilities b.**	$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		$	$	$	$	$	$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	**Borrower**		**Co-Borrower**	
	Yes	**No**	**Yes**	**No**
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☐	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U.S. citizen?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☐	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years? If yes, please explain.	☐	☐	☐	☐

ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Rock Island Economic Growth Corporation (GROWTH) and to GROWTH's partners, agencies, funders, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the assistance requested pursuant to this application (the "Assistance") will be secured by a recapture and/or second mortgage on the property purchased; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining assistance; (5) the property will be owner occupied; (6) GROWTH, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Assistance is approved; (7) GROWTH, its partners, agencies, funders, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Assistance; (8) ownership of the Assistance and/or administration of the Assistance account may be transferred with such notice as may be required by law; (9) neither GROWTH nor its partners, agencies, funders, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (10) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature. Borrower acknowledges that an application does not guarantee funding.

Acknowledgement. Each of the undersigned hereby acknowledges that GROWTH, its partners, agencies, funders, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Assistance, for any legitimate business purpose through any source, including a source named in this application or a **consumer reporting agency**.

Borrower's Signature _____ Date _____ Co-Borrower's Signature _____ Date _____

Counselor's Signature _____ Date _____ Amount Paid _____ Date Paid _____ Cash Receipt #/Check # _____

Grant funds may be available from various sources with differing terms. The acceptance of this application by Rock Island Economic Growth Corporation (RIEGC) **does not in any way** guarantee that funding is or will be available at the time a property is purchased.

EQUAL HOUSING OPPORTUNITY

Rock Island Economic Growth Corporation and its subsidiaries are Equal Opportunity Providers. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sec, handicap, familial status, or national origin.

Form **4506-T**
(April 2025)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-T, visit *www.irs.gov/form4506t.*

OMB No. 1545-1872

Tip: Get faster service: Online at www.irs.gov, **Get Your Tax Record** (Get Transcript) or by calling **1-800-908-9946** for specialized assistance. We have teams available to assist. **Note:** Taxpayers may register to use Get Transcript to view, print, or download the following transcript types: **Tax Return Transcript** (shows most line items including Adjusted Gross Income (AGI) from your original Form 1040-series tax return as filed, along with any forms and schedules), **Tax Account Transcript** (shows basic data such as return type, marital status, AGI, taxable income and all payment types), **Record of Account Transcript** (combines the tax return and tax account transcripts into one complete transcript), **Wage and Income Transcript** (shows data from information returns we receive such as Forms W-2, 1099, 1098 and Form 5498), and **Verification of Non-filing Letter** (provides proof that the IRS has no record of a filed Form 1040-series tax return for the year you request).

1a Name shown on tax return. If a joint return, enter the name shown first.	**1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)**
2a If a joint return, enter spouse's name shown on tax return.	**2b Second social security number or individual taxpayer identification number if joint tax return**

3 Current name, address (including apt., room, suite, or inmate no.), city, state, and ZIP code (see instructions)

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 Customer file number (if applicable) (see instructions)

Note: Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See **What's New** under **Future Developments** on Page 2 for additional information.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. _____

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Tax return transcripts for individuals are available for the Form 1040 series. A list of the tax return transcripts that are available for a business can be found at *www.irs.gov/businesses/get-a-business-tax-transcript*. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . ☐

c **Record of Account,** which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

12 / 31 / 2024	12 / 31 / 2025	/ /	/ /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions) | Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature | Date

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to *www.irs.gov/form4506t.* Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

The filing location for the Form 4506-T has changed. **Please see Chart for individual transcripts or Chart for all other transcripts** for the correct mailing location.

What's New. As part of its ongoing efforts to protect taxpayer data, the Internal Revenue Service announced that in July 2019, it will stop all third-party mailings of requested transcripts. After this date masked Tax Transcripts will only be mailed to the taxpayer's address of record.

If a third-party is unable to accept a Tax Transcript mailed to the taxpayer, they may either contract with an existing IVES participant or become an IVES participant themselves. For additional information about the IVES program, go to *www.irs.gov* and search IVES.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Customer File Number. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, are shown on the transcript.

An optional Customer File Number field is available to use when requesting a transcript. This number will print on the transcript. See Line 5 instructions for specific requirements. The customer file number is an optional field and not required.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart shows two different addresses, send your request to the address based on the address of your most recent return.

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, please include it on this line 3. If you are currently incarcerated, include your inmate identification number, name and address on this line 3.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 5. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526

Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Arizona, Arkansas, Florida, Georgia, Louisiana, Mississippi, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094
Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

AUTHORITY FOR RELEASE OF INFORMATION

Certification: I/We certify that the information provided in this pre-application is true and correct as of the date set forth opposite my/our signatures(s) on this pre-application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained my disqualify me from all programs for a period not to exceed five (5) years.

I/We also understand that we must update our financial information with Rock Island Economic Growth Corporation (GROWTH) immediately if there is any change in employment, income, assets and/or residence.

To Whom It May Concern:

I hereby authorize Rock Island Economic Growth Corporation to verify my employment, earnings records, bank accounts, stock holdings, outstanding debts and any other asset balances that are needed to process my application.

I further authorize Rock Island Economic Growth Corporation to order a consumer report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

The information that Rock Island Economic Growth Corporation obtains is only to be used in the processing of my application for rehabilitation of my home.

A signature is required for all individuals listed on the deed for the home.

_____ _____

Applicant Signature Date

_____ _____

Co- Applicant Signature Date

Rock Island Economic Growth Corporation and its subsidiaries are Equal Opportunity Providers.

We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sec, handicap, familial status, or national origin.

Conflict of Interest Disclosure Statement

It is your right and responsibility to decide whether to engage in any course of counseling with Rock Island Economic Growth Corporation (GROWTH) and to determine whether the counseling is suitable for you. Please understand that you are free to choose any lender, lending/financing product, or home, from any entity regardless of the recommendations made by the (GROWTH) representative, and still participate in our counseling program.

The individualized action plan and direction of our counseling sessions will be based on the case management plan that we will develop together. The means to accomplish the outcomes and goals of your plan will evolve mutually between us and should be reviewed regularly during our counseling sessions. Additionally, you are under no obligation to obtain a mortgage or purchase a home and have the option to terminate the counseling program at any time and for any reason.

I have reviewed the above and accept and agree to the above stated conflict of interest and disclosure policy. Every client is required to sign this statement, indicating they have read and understood its contents.

I_____ (please print name(s)) certify that I have read and understood the above statement. Any questions I may have had were previously discussed with my counselor and answered to my satisfaction. I have been provided with a copy of this disclosure statement.

_____ _____
Client Signature Date

_____ _____
Client Signature Date

_____ _____
Counselor Signature Date

Rock Island Economic Growth Corporation and its subsidiaries are Equal Opportunity Providers.
We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sec, handicap, familial status, or national origin.

ECONOMIC GROWTH CORPORATION

Client Intake Form

Please provide us with the following information. Information collected on this form is used by **Economic Growth Corporation** only and is not shared with any other organization. Please answer all questions completely. If you have any questions about this form or how we will use this information, please ask us.

Name (Last, First):			Phone:
Street Address:			Alt Phone:
City	State	Zip:	Email:
Mark one: Own Rent	County		Length of Occupancy: (Date moved in)
1st time homebuyer? (Y/N)	Owned home within last 3 years? (Y/N)		US Veteran? (Y/N)

Previous Address (if current address is less than 2 years)				
Street Address:			Length of Occupancy: (Date moved in)	
City	State	Zip:	County	Mark One: Own Rent

Demographic Information *(For reporting purposes only!)*

		Check one		
			Number of persons in household	
Ethnicity	Hispanic		**Estimated Annual Income** *(check one)*	
	Not Hispanic		_ Under $19,000 _ $19,001 - $25,000 _ $25,001 - $40,000 _ $40,001 - $55,000 _ $55,001 - $70,000 _ $70,001 - $90,000 _ $90,001 - $115,000 _ $115,001 or more	
	Chose not to respond			
Race	American Indian / Alaskan Native			
	Asian			
	Black/African American			
	Native Hawaiian / Pacific Islander		**Rural Area Status**	
	White		Lives in a rural area	
	More Than One Race		Does not live in a rural area	
	Chose Not to Respond		Chose not to respond	
Citizenship	US Citizen		**Gender**	
	Permanent Resident		**Marital Status**	
	Non-Resident		**Date of Birth** (MM/DD/YY)	

Initial by each title to confirm receipt of the following forms:

	For Your Protection: Get a Home Inspection (HUD 92564-CN / HUD 92564-CN-SP in Spanish)
	Ten Important Questions to Ask Your Home Inspector
	Disclosure of Lead-Based Paint Hazards in Housing (EPA-747-F-96-002)

Employment History			
Current Employer Name			
Street Address			
City	State	Zip	Position/Title
Start Date	End Date		Self Employed?
Previous Employer (if current employer less than 2 years)			
Employer Name			
Street Address			
City	State	Zip	Position/Title
Start Date	End Date		Self Employed?

Financial Assessment			
Income (list sources)	**Amount**	**Frequency**	**Documents provided?**
Type of Account	**Amount**		**Documents provided?**

Signature: _____ **Date:** _____

For Office Use Only!

Intake Date**:** _____ Client ID#: _____ Service Provided**:** _____

(From CMS)

Homebuyer Application Household Verification

Please list the name and age of ***all*** individuals that intend to occupy the home being purchased.
Please include yourself on the first line, and use one line per person.

NAME	AGE

Rock Island Economic Growth Corporation and its subsidiaries are Equal Opportunity Providers.
We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sec, handicap, familial status, or national origin.

Budget Worksheet

This document is required, and is recommended as the first step before considering home ownership. It is provided to help you budget household expenses. Subtract your total monthly expenses from total net monthly income (take home pay). This is the amount you have left to save. Now, take a closer look at your expenses. Are there ways to reduce the amount spent each month? If so, what are they, and are you willing to try and reduce your monthly unnecessary living expenses?
Make a list of the things you are willing to cut out (or at least cut down on) in order to purchase a new home. Then, take action.

Income

Gross monthly income (what you earned)

Gross Income for Borrower $ _____

Gross Income for Co-borrower + $ _____

Total gross monthly income = $ _____

Total net monthly income (take-home pay) for Borrower and Co-Borrower **$**

I can reduce my spending for: **by:**

_____ $ _____
_____ $ _____
_____ $ _____
_____ $ _____
_____ $ _____
_____ $ _____
_____ $ _____
_____ $ _____
_____ $ _____
_____ $ _____

_____
Home Buyer Signature Date

_____
Home Buyer Signature Date

Rock Island Economic Growth Corporation and its subsidiaries are Equal Opportunity Providers.

Monthly Expenses

Proposed housing expenses

Mortgage payment, including taxes and insurance $ _____
(use current rent level as a starting point)

Utilities (electric, gas, water) $ _____
Telephone/ Cellphone $ _____
Child Support/ Alimony payment $ _____
Groceries/ School lunches $ _____
School Tuition/ Sports/ Clubs/ Band $ _____
Clothing $ _____
Day care/Babysitting $ _____
Bank loans/Car loans $ _____
Car insurance $ _____
Gas/Car repairs $ _____
Other transportation $ _____
Health care/Medical bills $ _____
Credit cards/Store charge cards $ _____
Restaurants/Entertainment $ _____
Personal property taxes $ _____
Insurance (other than car) $ _____
Cable TV $ _____
Church/charity $ _____
Miscellaneous (anything else you pay monthly) $ _____

Total monthly expenses **$**

NET INCOME AVAILABLE TO SAVE **$**

(Total net income (take home pay) from above minus Total monthly expenses)

ECONOMIC GROWTH CORPORATION

371 3rd ST W
Milan, IL 61264
309-788-6311

Disclosure to Client for HUD Housing Counseling Services

Economic Growth Corporation provides the following HUD-approved, one-on-one housing counseling services:

1. Pre-purchase counseling services
2. Financial management; Budget Counseling
3. Rental counseling
4. Post-purchase—non delinquency counseling including home maintenance and financial management
5. Mortgage default counseling—foreclosure prevention services.

Economic Growth Corporation also provides the following group education workshops:

1. Financial literacy
2. Pre-purchase/Homebuyer education.
3. Post-purchase—non delinquency

Economic Growth Corporation offers group workshops on a monthly basis. Please visit our website for the most current workshop schedules here*: www.economicgrowthcorporation.com* or call 309-788-6311.

Pre-registration is required by going online to: *www.economicgrowthcorporation.com or calling 309-788-6311*

Workshop Descriptions

Pre-Purchase Homebuyer Education Workshop- Attendees will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topic relevant to successfully maintaining a home. A Certification of Completion is issued upon completing the workshop. For additional one-on-one assistance, you can schedule a personalized session with a counselor.

Learn more about the roles of the professionals involved in the home buying process from choosing a home, to learning about down payment assistance programs. Meet lenders, realtors, inspectors, insurance agents, and attorneys.

Credit & Debt Management Workshop (PERSONAL GROWTH) – Clients will learn the importance of establishing a good credit history through understanding credit tips and tricks. If you have less than perfect credit, let us help you turn it around, and qualify for better interest rates for auto and mortgage loans.

Counseling Descriptions:

Pre-purchase Counseling - Clients receive comprehensive one-on-one counseling, which covers the entire homebuying process from beginning to end. Counselors assist their clients with creating a sustainable budget/spending plan for their current household situation, and a clear action plan is developed to achieve the overall goal of homeownership. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topic relevant to successfully maintaining a home.

Non-delinquency Post-purchase Counseling - Clients receive important material on how to properly maintain a home, from basic maintenance to refinancing your home.

Relationships with Industry Partners:

Economic Growth Corporation has financial or exclusive relationships, or both, with specific industry partners, such as Realtors, Insurance Agents, Home Inspectors and Real Estate Attorneys. Our agency also works directly with the following entities:

Development Association of Rock Island, Bridge Investment Community Development Corporation, Homebase Property Management LLC

No Client Obligation:

There is no obligation to receive, purchase, or use any product or service offered by this agency, or any services of its industry partners, in exchange for receiving HUD housing counseling services.

Alternatives:

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

Agency Conduct:

No Economic Growth Corporation employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain. Provide preferential treatment for any person or organization or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

James Jones, GROWTH'S Housing Manager, holds an active real estate license in Illinois. However, as a matter of our organization's policy, James Jones is prohibited from acting as a realtor or any related capacity for any person(s) that have participated in GROWTH's housing counseling services or homebuyer education classes.

I have read and have received a copy of this disclosure.

Client signature_____ Date: _____

Counselor signature_____ Date: _____

_____ **This disclosure was conveyed verbally via a virtual/telephonic session.** (Counselor initials, if applicable)

ECONOMIC GROWTH CORPORATION

Privacy Policy

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

Rock Island Economic Growth Corporation (GROWTH) is committed to assuring 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 personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

What personal information does Rock Island Economic Growth Corporation collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to Rock Island Economic Growth Corporation employees who need to know that information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

Opting Out of Certain Disclosures

You may direct Rock Island Economic Growth Corporation (GROWTH) to *not* disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). **However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit Rock Island Economic Growth Corporation's ability to provide services such as foreclosure prevention counseling.** If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

OPT-OUT: I request that Rock Island Economic Growth Corporation make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that Rock Island Economic Growth Corporation will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting Rock Island Economic Growth Corporation.

Name 1 (Printed)	Signature	Date	Name 2 (Printed)	Signature	Date

RELEASE: I hereby authorize Rock Island Economic Growth Corporation to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices and disclosures.

Name 1 (Printed)	Signature	Date	Name 2 (Printed)	Signature	Date

EQUAL HOUSING OPPORTUNITY

Agency approved by HUD