Dear Purchaser(s),

Enclosed is your application for the Upper Darby Township First Time Home Buyer Program. Please submit your complete application and all documents to the above address. Incomplete applications will not be processed. **You must allow 3 weeks for processing.** Any questions please call 610-352-5555.

Please note: Funding is limited and is available on a first come first served basis.

Sincerely,

Theresa A. Grassi

Theresa A. Grassi

KMO/vb
Encl.
FIRST-TIME HOMEBUYERS PROGRAM

INTRODUCTION

The Township of Upper Darby introduces the First-Time Homebuyer Program funded through the Community Development Block Grant (CDBG) Program.

This Program offers up to $6,000 for down payment or closing cost assistance to qualified buyers. Financial assistance for this program is federally funded. The Federal government sets certain requirements for this program. The requirements include a maximum eligible home purchase price of $136,000; maximum assistance is $6,000. The Township's assistance is limited to that amount or gap between the maximum amount which a mortgagee will lend and the total purchase price plus closing costs, less 3% down payment required of the prospective buyer. (A calculation sheet is in the HIGHLIGHT section.) An Applicant under this program MAY NOT apply for a housing rehabilitation grant under the Township programs until 5 years from the date of settlement have passed. Also, the funds MAY NOT apply to a Multi-Family Unit (i.e., duplex, etc.), only to a Single Family Dwelling (i.e., row home, twin, single). This summary will introduce you to the program. Please take your time and read the summary thoroughly.

ARE YOU ELIGIBLE?

1. INCOME:

To obtain financial assistance, the annual gross income of ALL DEED HOLDERS AND RESIDENTS must not exceed the Year 2018 limits shown below. These limits are subject to change annually:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$48,950</td>
</tr>
<tr>
<td>2 persons</td>
<td>$55,950</td>
</tr>
<tr>
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<td>$69,900</td>
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<tr>
<td>5 persons</td>
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<td>7 persons</td>
<td>$86,700</td>
</tr>
<tr>
<td>8 persons</td>
<td>$92,300</td>
</tr>
</tbody>
</table>
Current annual income is the total gross monthly income from all sources, multiplied by twelve, of ALL persons who will live in the household. This calculation is based as of the date of application and does not include any income received by full-time students under the age of 18, unless the student is purchasing the home.

2. **FIRST-TIME HOMEBUYER:**

   Is defined as any low-income household that has not owned a home within the past three (3) years. Some families that have owned a home within the past three (3) years can participate if they meet the established definition of a "displaced homemaker" or "single parent" as defined by HUD.

   Purchaser must be a United States citizen or a permanent resident alien with a minimum of five (5) years of continual residency and show proof of same.

3. **LENDER:**

   Buyer is responsible to obtain a mortgage. The lender **MUST** certify to the Township, prior to the Township providing a commitment, that the proposed mortgage loan amount is the maximum amount that the borrower(s) can carry based on monthly cash availability using the Bank's underwriting. Lender must complete the enclosed form and it should be submitted with your application.

4. **PROPERTY REQUIREMENTS:**

   1. Single family, vacant, or owner-occupied existing or new construction properties located within Upper Darby Township are eligible. Rental properties are eligible only if they are vacant at the time of the agreement of sale or if the buyer is the current tenant. Multi-unit dwellings (i.e., duplexes) are ineligible. Please note that the properties must be located within the Township boundaries and not just be a part of the Township school district.

   2. Properties must be in conformity with the **Federal lead-based paint requirements at 24 CFR Part 35 K WHICH STATE THAT THERE CANNOT BE ANY DETERIORATED PAINT SURFACES ANYWHERE INSIDE OR OUTSIDE OF THE PROPERTY.**

   3. Principal Residence -- The purchasing household must use the property as its principal residence. Any violation of the principal residency requirement will automatically trigger repayment of the Township's subsidy.
5. **SELLERS' RESPONSIBILITY:**

As part of the approval process, the Seller(s) must sign and submit the enclosed Sellers' Responsibility form which states:

1. A standard **RESALE CERTIFICATION** is required. A copy of the Certification must be submitted prior to settlement.
2. The Buyer does not have the power of eminent domain and, therefore will not acquire the property if negotiations fail to result in an amicable agreement.
3. The fair market value of the property must be determined by an appraisal of the property. NOTE: 1) You (the Buyer) are permitted to negotiate a sale price below fair market value. (Below the price in the appraisal.) 2) If an appraisal has not been prepared by a licensed appraiser, the Agreement of Sale must be contingent upon the Seller agreeing to sell at the lesser of Fair Market Value as determined in an appraisal prepared on behalf of the lender/buyer or a price negotiated by Buyer and Seller.

   If the Seller executes an option or contract of sale before he/she is informed of the property's fair market value and the fair market value is more than the option/contract price, the Seller must be provided the opportunity to withdraw from the option or contract after the appropriate disclosures (listed above and including an appraisal) have been made. Therefore, it is of the utmost importance to avoid any dispute and to provide the Seller early written notice that you (the Buyer) do not have the power to eminent domain and that he/she (the Seller) does not qualify for the Uniform Relocation Act (U.R.A.) Relocation Assistance.

4. Seller(s) must sign the enclosed form regarding compliance with the Federal Regulations on paint surfaces

6. **BUYER/REALTOR:**

The Agreement of Sale must include the notice that the property must meet the program's paint inspection requirements. The buyer must have a full home inspection completed by an ASHI or NHIA certified Inspection Company and must submit to the Township a copy of the paid receipt from the company on a form which shows the inspection company's full name, address and phone number.

It is your responsibility to carefully examine all painted surfaces on the interior and exterior of the property and bring any defective paint surfaces to the attention of the Seller for correction prior to requesting the Township's visual inspection. Defective paint surfaces found at the time of the Township's inspection will result in the property not being eligible under the program.
7. **OTHER CONDITIONS:**

1. There is no requirement that the homebuyer remain income eligible after purchase.

2. **Affordability Conditions:**

   Buyers must use the property as their principal residence for the duration of the agreement; no leasing or rental is permitted. Any violation of the principal residency requirement will automatically trigger repayment of the Township’s loan.

   a. During the first four (4) years from the date of closing (purchase), the entire principal on this loan is payable to the Township of Upper Darby at the time of sale (THERE IS NO FORGIVENESS), transfer of the property, conversion to a non-residential use, default on the first mortgage, death(s) of the owner(s), or destruction of the property due to fire or unknown reasons. Buyer is required to maintain fire insurance on the property for the duration of the agreement which lists Upper Darby Township as a lienholder. A certificate of insurance which shows this must be submitted prior to or at the time of settlement.

   b. Commencing with the beginning of year FIVE (5) and through the end of year TEN (10) from the original closing (purchase), the principal is forgiven at a rate of 16.87% each year and thus at the end of the tenth (10th) year, no payment is due.

8. **FINANCING/REFINANCING:**

   All Borrowers must sign a Mortgage agreement with the Township for the amount of assistance provided. The Township mortgage must be in second position behind only the primary lender.

   When funds from this Program are used in connection with housing in which acquisition or new construction is financed with a mortgage insured by HUD then the applicable period for affordability must be equal to the term of the HUD-insured mortgage. In cases where the FHA mortgage insurance is terminated, the period of affordability will revert to the period that is imposed by the program regulations.

   The Township’s lien/mortgage interest in a property may be subordinated in the event of refinancing, with prior consent of the Township. The Township’s subordinated position will be no less than its original mortgage position, e.g., the Township is originally in place as a second-position mortgagee, it may subordianate to a new first mortgagee. The Township will not subordinate to a position lower than its original position in any event. The subordination is subject to the interests of the Township being protected and as such, the loan-to-value ratio of all liens/mortgages may not exceed 105% of value. In no event, will the Township allow cash to be removed from the property for the buyers use or to pay other creditors in the event of a refinance.
PROCEDURES FOR THE FIRST-TIME HOME BUYERS PROGRAM

UPPER DARBY TOWNSHIP

1. The attached Program Guidelines should be read prior to proceeding with form completion.

2. After you have found a property you may submit your application for review. The submitted application shall include all forms fully completed along with copies of your proof of income and the Good Faith Estimate of Closing Costs. Incomplete applications will not be processed until all items are received. Use an INK PEN to fill out your forms, do not use a pencil.

3. The MAXIMUM amount of the Township grant is $6,000.00. Your grant amount will be determined by your Good Faith Closing Statement, the price of the property, amount of down payment (3% minimum) and the lender's mortgage amount. Do not assume that you will be receiving the full $6,000.00.

4. Buyer is responsible to carefully examine all painted surfaces on the exterior and interior of the property and bring any defective surfaces to the attention for the seller for correction. After correction is made buyer or buyer's realtor shall contact the Township to arrange for the visual paint inspection which is required by Federal law. Defective surfaces found at the time of the Township's inspection will result in disqualification of the property. Repairs must be made prior to the Township's inspection.

5. Property must be a single family, (not a duplex or other type of multi family dwelling) owner occupied (not a rental) dwelling located within the boundaries of Upper Darby Township. A home which is currently rented by the applicant does qualify under this program or a rental unit which is vacant.

6. If applicant is a legal Resident Alien, he/she must show proof of legal residency for ALL residents which must be supplied at time of application (alien registration card) and must have five (5) consecutive years of residency.

7. If an Agreement of Sale is executed, it should be contingent on the Buyer receiving assistance from the Township.

8. We need at least two (2) weeks to set-up the visual paint inspection. Buyer or buyer's realtor is responsible to arrange access to the premises.

   NOTE: Deteriorated paint means any interior or exterior paint or other coating that is peeling, chipping, chalking or cracking, or any paint or coating located on any interior or exterior surface or fixture (this includes garage areas, roof lines and around doors and windows) that is otherwise damaged or separated from the substrate.

9. The Buyer must arrange for a full Home Inspection to be completed by an ASHI or NHIA certified inspection company and provide to the Township a copy of the paid receipt showing the company's name, address, and phone number. A standard resale certification is required.

10. The Township will forward a prepared mortgage document and mail it along with the CHECK to the title abstract company prior to settlement. Any funds not needed must be returned to the Township, not given to the Buyer. The title company will make sure to execute this document during settlement, and return the original to Anthony J. Dunleavy Associates Inc., 7415 West Chester Pike, Upper Darby, PA 19022 for filing.

11. It is also required that Upper Darby Township is listed within the applicant's new Homeowner's Insurance as a 2nd Mortgagee. This shall be done by the time of settlement. The insurance company shall then forward the Township a copy as proof of this action. The applicant shall be required to maintain an adequate Homeowner's Insurance Policy during the life of the grant.
TOWNShIP OF UPPER DARBY FIRST TIME HOMEBUYER PROGRAM
LOAN DISCLOSURE STATEMENT

I/We the undersigned, have applied for downpayment assistance under the Township of Upper Darby First Time Homebuyer Program to fund a portion of downpayment costs required for the purchase of a single family home located at ______________________________________________________________________, with the purchase price of $___________________ and understand the terms and conditions of the loan to be as follows:

1. The Township of Upper Darby loan is offered as a 0% interest loan. During the first four (4) years from the date of the closing (purchase), the entire principal on this loan is payable to the Township of Upper Darby at the time of sale (THERE IS NO FORGIVENESS), transfer of the property, conversion to a non-residential use, default, death(s) of the owner(s), or destruction of the property due to fire or unknown reasons.

   Commencing with the beginning of year FIVE (5) and through the end of year TEN (10) from the original closing (purchase), the principal is forgiven at a rate of 1/6 (16.67%) per year over SIX (6) years and thus, at the end of the tenth (10th) year no payment is due.

2. The loan will be evidenced by a mortgage and secured as a second mortgage lien, to be executed at closing and recorded against the home. No application fee will be charged to obtain this loan.

3. It is understood that, as a condition of receipt of the loan, buyer will occupy the home as their primary residence on a full time permanent basis.

4. Eligibility for a Township loan is based on the gross annual income of all adult household members of the buyer, as defined by Township program requirements. Buyer's eligibility for the Township loan is subject to final review and approval of a complete Township loan application for compliance with all requirements of the Township Program.

5. To receive a Township loan, a visual inspection must be completed by the Township and all paint surfaces must be intact (no peeling, chipping, caulking) on the day of the inspection.

6. The Township loan application will not be processed until the primary mortgage application has been completed and a mortgage commitment and lenders certification have been received.

   (over)
7. Buyer understands that if the property does not pass the visual paint inspection the property will not be eligible under the program. Corrections to the paint surfaces must be done prior to the inspection being requested.

8. The Borrower will be required to carry homeowners and, if applicable, flood insurance and PMI for the term of the Township loan sufficient to cover all outstanding liens, and provide a certificate naming the Township as an additional lien holder. Evidence of insurance must be provided at closing and annually thereafter.

9. The Borrower(s) hereby waive any Privacy Act privileges and authorize the Lender to share financial information with Upper Darby Township. It is understood that Upper Darby Township will not release any such information received to others. Such information shall be used solely to verify eligibility requirements under this First Time Homebuyer Program.

It is essential that the buyer and all other parties to this transaction be aware of all requirements for receipt of a Township loan. Your signature will serve as confirmation that you are aware of these requirements. You are encouraged to share this disclosure with your Agent and the Sellers.

Borrower's Signature  Date  Co-Borrower's Signature  Date
Dear Seller:

The following Buyer(s), have offered to purchase your home. As part of the financing to make this purchase, the Buyers will apply to the Township of Upper Darby for a First Time Homebuyers Loan. This is a loan to the buyer(s) to help pay the downpayment and/or purchase costs involved in this purchase. The funds for this loan come from the Department of Housing and Urban Development (HUD) through the Community Development Block Grant Program. Because Federal government money may be used in the purchase of your home, you must be informed of the following:

1. Because this is voluntary sale, by which you are willingly selling the residence to the Buyer, the Buyer cannot acquire this property if you and the Buyer fail to reach an amicable sales agreement.

2. The Buyer does not have the right of eminent domain (eminent domain is the power of the government to take property for public use).

3. The Buyer's offer will be based on and may not exceed Fair Market Value as will be determined by an appraisal to be obtained by the Lender/Township.

4. Because this is a voluntary sale, you are not entitled to any benefits under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

Further, in order to comply with certain Federal regulations (49 CFR Part 24), the Buyer must request that you disclose whether you were renting your property to anyone at the time you signed the Agreement of Sale. Please complete the lines below to indicate whether there are or have been tenants on your property (please check all that apply):

1. _____ I was renting all or part of my residence at the time I signed the Agreement of Sale.
   _____ I was not renting all or part of my residence at the time I signed the Agreement of Sale.

2. _____ I have rented all or part of my residence since I signed the Agreement of Sale.
   _____ I have not rented any part of my residence since I signed the Agreement of Sale.

3. _____ The property is being rented by the Buyer.

Finally, after you have read this letter, you have the option not to continue with this method of financing. This decision is yours to make voluntarily.

You should have received two (2) copies of this letter. Please keep one for your records, and please sign the other copy on the applicable line below and return to the lending institution that is evaluating the Buyer(s) loan application. The Buyer can supply you with the address of the lending institution. Please fill out and return this Notice immediately, as the Buyer(s) loan application cannot be considered until you return this Notice.
I/we have read this letter, understand its contents, have answered the questions related to tenants on the property, and wish to proceed with the sale to the Buyer(s).

IMPORTANT - READ BEFORE SIGNING

I/we certify that I/we, as sellers of a house to be assisted by a grant under the Upper Darby Township's First-Time Homebuyers Program, that the above statements are true, accurate, and complete to the best of my/our knowledge and belief, in order to support a request for Federal financial assistance. I/we understand that any false statements made knowingly and willfully may subject us to penalties under Section 1001 of Title 18 of the United States Code.

Signature of Seller ___________________________ Date ______________ Signature of Seller ___________________________ Date ______________

I/we have read this letter, understand its contents, but no longer wish to proceed with this method of financing.

Signature of Seller ___________________________ Date ______________ Signature of Seller ___________________________ Date ______________

RETURN SIGNED TWO (2) ORIGINALS TO:

____________________________________________________________________

Lender/Realtor

____________________________________________________________________

Address

____________________________________________________________________

ATTN:

NOTE TO LENDER/REALTOR:

One (1) original must be returned to the Township with other documentation when you are ready to commit funding.
TOWNSHIP OF UPPER DARBY

APPLICATION for FIRST TIME HOMEBUYERS ASSISTANCE

Borrower __________________________ S.S.# __________________________ Age ______

Co-Borrower _________________________ S.S.# __________________________ Age ______

Mailing Address

Phone (Home) ______________________ (Cell) __________________________ E-mail address __________________________

Marital Status Single ______ Married ______ Divorced ______ Separated ______ Other ______

Is your marital status changing within the next 6 months? Yes ______ No ______

I am a (check one):

_____ Citizen of the United States of America

_____ Permanent Alien Resident of the United States of America (if checked, please attach a copy of your Permanent Resident Card)

ARE YOU CURRENTLY RECEIVING ANY TYPE OF HOUSING ASSISTANCE? _____YES _____NO

ARE YOU RECEIVING ANY CREDIT OR HOUSING COUNSELING? _____YES _____NO

IS THIS PROPERTY A MULTI-FAMILY UNIT OR DUPLEX? _____YES _____NO

Ethnicity and Racial Characteristics: The Township is required at Sections 24 CFR 570.506(g)(2), 570.602, the Civil Rights Act of 1964, the Fair Housing Act, and Executive Order 11063, as amended by E.O. 12259 by the U. S. Department of Housing & Urban Development and OMB Standards to maintain data on the racial characteristics of the population it serves. This information is kept confidential.

Ethnicity: (select only one) _____ Hispanic or Latino _____ Not Hispanic or Latino

Race: (select one or more) _____ American Indian or Alaska Native _____ Asian

_____ Black or African American _____ Native Hawaiian or Other Pacific Islander _____ White

List all persons living in your household:

Name __________________________ S.S.# __________________________ Age ______

Name __________________________ S.S.# __________________________ Age ______

Name __________________________ S.S.# __________________________ Age ______

Name __________________________ S.S.# __________________________ Age ______

Name __________________________ S.S.# __________________________ Age ______
Please list all wage earners and income in household 18 years or older except full-time students who live at home. Please include all income (Wages, Social Security Benefits, SSI, Welfare, Child Support, Alimony, Pension, etc.).

<table>
<thead>
<tr>
<th>Name</th>
<th>Name of Employer</th>
<th>Number of years Employed</th>
<th>Annual Gross Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Total family gross annual income received from all sources (this means income from the Buyer and ALL persons who will be residing in the household) $______________________________

(Attach to this application a complete copy - including ALL attachments – of your most recently filed Federal Income Tax Return, and also the same for ALL persons who will be residing in the household)

Have you ever owned a property? (For example: Home/mobile home) Yes____ No____

If yes, please provide date of ownership and details regarding sale or present ownership status

________________________________________________________________________

Are your assets over $5,000? Yes_____ No____ If Yes, value of Assets? $______________________________

What is the amount of funds available for deposit and down payment on purchase of home?
$______________________________

What is the exact source of down payment (savings, gift, name, address & phone of person(s) giving money as gift?________________________________________

IMPORTANT - READ BEFORE SIGNING

I/we certify that I/we, as applicants for a grant under the Upper Darby Township’s First-Time Homebuyers Program, that the above statements are true, accurate, and complete to the best of my/our knowledge and belief, in order to support a request for Federal financial assistance. I/we understand that any false statements made knowingly and willfully may subject us to penalties under Section 1001 of Title 18 of the United States Code. I/we agree to notify the Township if there are material changes in our income or family size.

Borrower              Date              Co-Borrower              Date
CERTIFICATION BY LENDER

On behalf of __________________________ (hereinafter called Lender), I hereby certify to the Township of Upper Darby in the matter of a mortgage loan to be made to __________________________
______________________________ (hereinafter called Borrowers), for the purchase of a residence located at __________________________, under the Township of Upper Darby First-Time Homebuyer Program, a Federally funded program, that we are willing to lend
$________________ which is ________% of the purchase price. We certify that this amount is the maximum amount which we will approve.

I further certify that I am authorized by my employer who is the lender to make this certification.

I certify that the above statement is true, accurate and complete to the best of my knowledge and belief. I understand that any false statements made knowingly and willfully may subject me and the lender which employs me to penalties under §1001 of Title 18 of the U.S. Code.

_________________________________________ Date: ______________________
Name and Title

_________________________________________
Name of Lending Institution

_________________________________________
Address of Lending Institution
I (we) acknowledge that in order to remain in compliance with the First Time Home Buyer Program, all of our obligations and taxes to local, county, and federal government agencies must be paid on time and remain current throughout the 10(ten) year mortgage agreement. Failure to comply with this policy will institute a breach of contract and require immediate repayment of the First Time Home Buyer Grant Funds.

Home Buyer Signature

Date

Home Buyer Signature

Date
TOWNSHIP OF UPPER DARBY FIRST-TIME HOMEBUYERS PROGRAM

CALCULATION SHEET

Assistance **up to** $6,000.00 may be provided. The calculation for the amount of assistance will be done as follows:

- **Property Sale Price**
- **Estimated Closing Costs**
- **MINUS Mortgage Amount**
- **MINUS minimum 3% from Buyer**
- **MINUS any other payments or assistance**

Net amount of Township assistance --up to $6,000.00.
TOWNSHIP OF UPPER DARBY FIRST-TIME HOMEBuyERS PROGRAM

Inspection Statement #1

I/We understand that in order to receive assistance under the above program, I/We must hire an ASHI or NHIA Certified inspection company for a full home inspection. We must present to the Township a copy of the paid receipt for the inspection which shows the full name, address and phone number of the inspection service. Upper Darby Township's involvement in this agreement does not evaluate or imply warranty on any existing systems or conditions, including, but not limited to, heating systems, roofing, electrical, etc., or any current or future code related issues other than the code requirements under the current Use and Occupancy (U&O) Regulations.

Borrower Signature   DATE

Co-Borrower Signature   DATE

Agent/Salesperson   DATE
TOWNSHIP OF UPPER DARBY FIRST-TIME HOMEBUYERS PROGRAM

Inspection Statement #2

I/We have read the Program Guidelines and understand if there is any chipped, peeling, cracking or chalking paint ANYWHERE on the exterior or interior of the property at the time of the Township’s lead-based paint consultant’s inspection, the property will not be eligible under the program. All corrections to painted surfaces must be made prior to that inspection.

Borrower Signature ______________________ DATE __________

Co-Borrower Signature __________________ DATE __________

Agent/Salesperson __________________ DATE __________
I/We __________________________ understand that if there is any chipped, peeling, cracking or chalking paint **ANYWHERE** on the exterior or interior of the property, it must be repaired in order for the house to pass the visual inspection which will be conducted by the Township's visual paint inspector.

Repairs must be made prior to that inspection, as any defective paint surfaces found by the inspector will make the property ineligible for inclusion under the program.

Seller Signature __________________ DATE

Agent/Salesperson __________________ DATE
UPPER DARBY TOWNSHIP

FIRST-TIME HOMEBUYER PROGRAM

I have received a copy of the pamphlet entitled Protect Your Family From Lead in Your Home informing me of the potential risk of lead hazard exposure.

________________________
Print BUYER Name

________________________
Signature

________________________
Property Address

________________________
Date

RETURN THIS FORM TO THE TOWNSHIP WITH YOUR APPLICATION AND KEEP THE ATTACHED FOR FUTURE REFERENCE.

"PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME"

IS LAST BOOKLET IN PACKAGE
You may be eligible for assistance if the total GROSS income of all persons living in your house* is less than:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Total Income** Less Than</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$48,950</td>
</tr>
<tr>
<td>2</td>
<td>$55,950</td>
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<td>7</td>
<td>$86,700</td>
</tr>
<tr>
<td>8</td>
<td>$92,300</td>
</tr>
</tbody>
</table>

If the number of persons in your house is larger than eight (8), please call us.

* The income of any person listed on the deed, even if they do not live at the property at the present time, must also be taken into account.

** Total GROSS (not adjusted/taxable) income for the year 2017, including earned income, pensions, workmen's compensation, welfare, unemployment, child support, alimony, dividend income, interest income, social security, rents received for rental property(s), etc.
APPLICANT (S) NAME (S)

UPPER DARBY TOWNSHIP
FIRST TIME HOMEBUYERS PROGRAM – CHECKLIST

This is provided for your convenience for use in gathering the required documents. You do not need to return this form with your application.

ALL documents must have ORIGINAL SIGNATURES and be dated.

<table>
<thead>
<tr>
<th>Township Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proof of Income --</td>
</tr>
<tr>
<td>2017 Federal Tax Return(s) (1040 Form), W-2 Forms, 1099’s, and One Month’s Paystubs for all household members. (Income of Full time students is exempt but they must submit proof of class registration.) Submit copies of all documents used to prepare the tax returns, such as statements of earned income, pensions, worker’s compensation, welfare, unemployment, child support, dividend income, interest income, rental income, Social Security, other income.)</td>
</tr>
<tr>
<td>Copy of Permanent Alien Resident card (s) [if applies]</td>
</tr>
<tr>
<td>Copy of Government Issued Identification Card(s) (License or Passport)</td>
</tr>
<tr>
<td>Signed Loan Disclosure Statement</td>
</tr>
<tr>
<td>Signed Notice to Seller and Seller’s Agent</td>
</tr>
<tr>
<td>Signed Notice to Seller and Seller’s Agent regarding Paint Surfaces</td>
</tr>
<tr>
<td>Certification by Lender (yellow form)</td>
</tr>
<tr>
<td>Loan Disclosure (prepared by Lender)</td>
</tr>
<tr>
<td>Calculation Sheet</td>
</tr>
<tr>
<td>Buyer’s Home Inspection Report (copy of inspection report.)</td>
</tr>
<tr>
<td>Inspection Statement #1</td>
</tr>
<tr>
<td>Inspection Statement #2</td>
</tr>
<tr>
<td>Received Pamphlet on Lead Paint</td>
</tr>
<tr>
<td>Tax Payment Acknowledgement Form</td>
</tr>
<tr>
<td>Copy of Agreement of Sale</td>
</tr>
<tr>
<td>Copy of Appraisal (from Lender)</td>
</tr>
<tr>
<td>Home Insurance Declaration Page**</td>
</tr>
<tr>
<td>Title Company Name and Address</td>
</tr>
</tbody>
</table>

RETURN ALL ITEMS ABOVE TO: Upper Darby Township, c/o Anthony J. Dunleavy Associates Inc., 7415 West Chester Pike, Upper Darby, PA 19082. For questions, call us at 610-352-5555.

**NOTICE: If you are awarded a grant, the following will be needed by the day of settlement:

Copy of Homeowner’s Insurance declaration page showing:

Upper Darby Township (100 Garrett Road, Upper Darby, PA 19082) listed as a second mortgagee
If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

FACT: Removing lead-based paint improperly can increase the danger to your family.

FACT: People have many options for reducing lead hazards in their homes. By eliminating or minimizing lead dust, or by keeping lead in their bodies, people can get lead in their bodies. Lead-based paint is a hazard that is not a paint that is in good condition is not a hazard. Keep these facts in mind when considering a house.

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Important!

Managed Property
Soil can be dangerous if not lead from paint, dust, and dirt can. Stay safe by removing or covering the lead paint. Read from paint chips, and refer to chapter 1 of this pamphlet for more information.

Important!

Are You Planning to Buy, Rent, or Renovate a Home Built Before 1978?

Renovators
Disposing more than 2 square days to check for lead.

Lead-based paint buyers have up to 10 days to check for lead.

Lease must include a disclosure about lead hazards before selling a house. Sellers must have to disclose known information.

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Lead in the Body in Many Ways

- Muscle and joint pain
- Memory and concentration problems
- Nerve disorders
- Behavior problems
- High blood pressure
- Increased chance of illness during childhood

In adults, lead can cause:
- Decreased muscle and bone growth
- Poor muscle coordination
- Speech, language, and behavior disorders
- Increased and decreased intelligence
- Learning disability, attention deficit
- Nervous system and kidney damage

In children, lead can cause:
- Children with low levels of lead can severely harm
  it is important to know that even exposure

Lead is also dangerous to women of childbearing age:

- Lead is also dangerous to women of childbearing age:
- Dust on their mucous membranes and other objects in their hands and other objects in their mouth can have lead.

Books:
- Chinese books on lead levels of potable water fall into different categories, but those that have a lead content of 6% or less are more effective to the damage.
Identifying Lead Hazards

Lead hazards can be sessions, sects, or even scents. The walls, doors, and windows provide important opportunities to access lead. Be cautious when you are around a lead source. If you suspect lead in your home, consult your doctor or a qualified health professional for testing.

Checking Your Family for Lead

Look for signs of lead poisoning, such as past use of leaded glass or other sources. Lead in soil around a home (e.g., soil can pick up 1978, the Federal Government banned lead-based paint. In homes built before 1978, lead-based paint is found. If you think your home has lead-based paint, the Federal Government recommends for lead levels to be tested. Consult your doctor or a qualified health professional for testing.

Lead Hazards

Objects can both be objects and seen. When you see lead dust, look for the areas that could be affected. Lead paint chips are usually not a hazard. If lead-based paint is not in good condition, and if it is not covered, a hazardous condition could exist.
Reducing Lead Hazards in the Home

Lead-based Paint

Remodeling or Renovating a Home With

Always use a professional in your area and to see
Call your state or local agency/see bottom

400 µg/cm² for window frames.

250 µg/cm² for interior windowsills, etc.

150 µg/cm² for doors, interior window sills, etc.

Follow the manufacturer's instructions.

Lead exposure can be prevented by removing the lead-based paint or remedying the existing problem.

500 µg/cm² for exterior window sills, etc.

100 µg/cm² for any other surfaces.

If you have already remedied the hazardous areas, you can reduce further lead hazards. You can also consult a professional for advice on removing lead-based paint.

To permanently remove lead hazards, you should use a certified, lead-safe worker and follow all safety measures. Always use a professional in your area for the best results.

You may use a person with special training to remove lead hazards, but only if the person is certified by the EPA.

Lead dust must be removed by a certified professional. Always use a professional in your area for the best results.

Never use a person with special training to remove lead hazards, but only if the person is certified by the EPA.

You should not use a certified, lead-safe worker and follow all safety measures.
Your Family

What You Can Do Now to Protect

Checking Your Home for Lead

Renovations or to assure safety

Home test kits for lead are available but
are not always accurate. Consumers
must not rely on these kits before doing

(3) Find a list of contacts in your area
more information on call 8-00-4-A-1PDP

Home inspection is used to evaluate the

There are state and federal programs in

sample:

+ Lead of paint, dust, and soil
+ A portable X-ray fluorescence (XRF)
+ and location
+ A visual inspection of paint condition

Methods when testing your home
should who will use a range of probe

The travel and services testing programs.

- Lead-based paint is located
- Any lead-based paint in which the
- Lead hazards if your home has

A combination risk assessment and

Actions to take to address any hazards.

If you answer yes to any lead hazards on

A risk assessment tells if your home’s

just knowing

Just a home

Based paint is hazardous.

Your home contains lead hazards.

If you are not sure what your home

If you suspect that your house has lead

If you should red and whether your

Clean or remove shoes before

Keep play area clean. Wash, bottles,

By before they eat and before any

Wash children’s hands. After eating,

Are heads after cleaning dirty or dusty

Chemicals are dangerous because they

Cleans, window frames, and countertops

Clean pitcher and Plumbing pipes.

If you test your lead paint or

Be sure to remove dusts from

Test where lead is located.

your house may not tell

Based paint will test only.

that a home

is a hazard.
Other Sources of Lead

Drinking water: Your home might have lead service lines, lead solder, or leaded glass. Have your water tested by a certified lab or a state-certified tester.

Food and dishes served in lead crystal, or made of leaded glass. Lacquer can also hide lead, and some iron in your food can leak lead into the food.

Pots and pans: Lead can be scraped off these items, or leaching from plastic or paper liners.

Paint, clothes, and other household items. Be especially cautious when cleaning these, as lead dust may be released.

The job. If you work with lead, you may bring lead dust home on your clothes. Change clothes when you come home from work.

Sources also exist:

Other lead sources of concern, most common:

While paint dries, never use hot water for a few days, or else the lead will be released into the air. If you think you have lead in your home, get it tested. If you do have lead, call for a home inspection. If you don't have lead, but have other issues with your drinking water, contact your local health department or water utility.