

**PENNSYLVANIA HOUSING FINANCE AGENCY**  
**Homeownership Programs Division**  
**P.O. Box 8029, Harrisburg, PA 17101**  
**www.phfa.org**  
**800-822-1174**

**Application Package Checklist**

The following items must be returned to PHFA at the address above within two (2) weeks of receiving the Application Package.

1. \_\_\_\_\_ Completed Loan Application
2. \_\_\_\_\_ Signed Borrower Authorization form
3. \_\_\_\_\_ Current mortgage statement, if applicable
4. \_\_\_\_\_ Escrow Analysis Statement or this year's real estate tax bills for School, City/Local and/ or County or paid receipts
5. \_\_\_\_\_ Copy of most recent Homeowners Insurance billing statement
6. \_\_\_\_\_ Income Documentation  
Copies of:
  - a. 3 most recent pay stubs
  - b. Social Security Benefit determination letter or 1099 for current year.
  - c. Pension or other retirement income statement
  - d. Investment income statement
  - e. Other documentable income (i.e. regularly received, court ordered child support)
  - f. Complete copy of most recent Federal tax return- Include Federal tax return for all adults 18 years and older that reside in the home that are not full time undergraduate students. If student, send a copy of the class schedule.
    1. If borrower or co-borrower is self employed submit last 2 years' Federal tax return including Schedule C
7. \_\_\_\_\_ Energy Usage Information
  - a. Completed "Your Energy Use Information" form
8. \_\_\_\_\_ Copy of Deed **must** include all pages, including legal description.
9. \_\_\_\_\_ Before photos of area(s) of home where work is requested

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**Homeowner Energy Efficiency Loan Program LOAN APPLICATION**

\_\_\_\_\_ Date \_\_\_\_\_

**I. BORROWER INFORMATION**

Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr. if applicable)		
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) Name                      DOB		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) Name                      DOB	

**II. PROPERTY INFORMATION**

Subject Property Address (street, city, state & ZIP)		County
Legal Description of Subject Property (attach description if necessary)		Year Built
Year Purchased	Original Cost \$	Amount Existing Liens \$
Is Subject Property your Principle Residence?	<i>The HEELP program is designed to provide energy efficiency repairs for homeowners in their principle residence. If you do not currently reside in the home please contact PHFA for alternatives.</i>	

**III. EMPLOYMENT INFORMATION**

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from – to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

**IV. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	Total
Base Income*/Salary	\$	\$	\$	Rent	\$
Overtime				First Mortgage (P&I)	
Bonuses				Other Financing (P&I)	
Commissions				Hazard Insurance	
Dividends/Interest				Real Estate Taxes	
Net Rental Income				Mortgage Insurance	
Other (before completing, see notice in "describe other income," below)				Homeowner Assn. Dues	
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

\* 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.*

**Directions: Please list income received from Social Security, Social Security Disability, retirement income, child support, alimony, pension, annuities, investments and dividends, workers compensation, rent received, and child services payments (such as adoption and foster child payment)**

B/C	Monthly Amount
	\$

**V. ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender’s actual or potential agents, brokers, processors, attorneys, insurers, servicers, 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 loan requested pursuant to this application (the “Loan”) will be secured by a mortgage or deed of trust on the property described in this application; (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 a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, 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 herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, 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 (11) 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify any information contained in this application or obtain any information or data relating to the Loan, 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
X		X	

Phone Number \_\_\_\_\_  
Cell Phone Number \_\_\_\_\_

**VI. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information		<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	
<b>Ethnicity:</b> <input type="checkbox"/> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity:</b> <input type="checkbox"/> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
<b>Race:</b> <input type="checkbox"/> American Indian or <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American or <input type="checkbox"/> Alaska Native <input type="checkbox"/> Native Hawaiian or <input type="checkbox"/> White <input type="checkbox"/> Other Pacific Islander		<b>Race:</b> <input type="checkbox"/> American Indian or <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American or <input type="checkbox"/> Alaska Native <input type="checkbox"/> Native Hawaiian or <input type="checkbox"/> White <input type="checkbox"/> Other Pacific Islander	
<b>Sex:</b> <input type="checkbox"/> <input type="checkbox"/> Female <input type="checkbox"/> <input type="checkbox"/> Male		<b>Sex:</b> <input type="checkbox"/> <input type="checkbox"/> Female <input type="checkbox"/> <input type="checkbox"/> Male	
<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> <input type="checkbox"/> Mail <input type="checkbox"/> <input type="checkbox"/> Telephone <input type="checkbox"/> <input type="checkbox"/> Internet	Interviewer's Name (print or type)		Name and Address of Interviewer's Employer
	Interviewer's Signature _____ Date _____		
	Interviewer's Phone Number (incl. area code)		

This program has four specific loan uses. Please check what use you are applying for.

- Energy efficient windows and doors
- Energy efficient heating or cooling system repairs or replacements
- Roof replacement
- Air sealing, insulation and ductwork

Have you applied for Weatherization services?  Yes  No

Have you received Weatherization services?  Yes  No

If yes, when and what Weatherization services did you receive? \_\_\_\_\_

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**Borrower's Authorization**

I/we hereby authorize the Pennsylvania Housing Finance Agency and its agents or designees to verify past and present employment, earning records, Federal and State tax returns, bank accounts, stock holdings, and any other asset balances that are needed to process the mortgage loan application. The Borrowers also authorize the obtaining of consumer credit reports and the verification of other credit information, including past and present mortgage and landlord references, and further grant permission to PHFA and its agents or designees to verify the statements made herein.

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Borrower

\_\_\_\_\_  
Date

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**Your Energy Use Information**

The following information **must** be included with your application package:

For Legislative reporting purposes, we need to calculate the estimated energy savings for your home based on the energy efficiency work that you will be getting done. In order to do this, we will need:

1. Indicate which fuel type(s) your home uses, in addition to electricity: (Maximum two)
  - Natural Gas
  - Fuel Oil
  - Propane
  - Kerosene
2. **Provide a 12 month summary statement, date of application to 12 months prior, from your electric and heat source company(s). It must include monthly usage in appropriate measurement (i.e., kilowatt (kWh), cubic foot (CF), gallons (G)) and corresponding dollar amount.**
3. Which fuel type heats your home?
  - Natural Gas
  - Fuel Oil
  - Propane
  - Kerosene
4. The square footage of your home, including the basement: (please measure the perimeter of your home if you do not have this information on hand)  

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5. Your zip code: \_\_\_\_\_
6. Number of people living in the home: \_\_\_\_\_

If you ultimately accept this loan, you agree to provide PHFA with energy information for the entire year after your home repair or improvement.