

Are you a First Time Homebuyer?		
Have you been prequalified for a mortgage or spoke to a bank about buying the house?		
Do you know your credit score?		
Do you have funds available for down payment on a home purchase?		
Do you believe you could be eligible to secure a mortgage in the next 90 days?		
Do you need help with your credit score?		
Are you a Family Self-Sufficiency Program participant?		
Have you filed for bankruptcy within the last four (4) years?		
Are you currently employed?		
Are you interested in purchasing a home through HABD? If yes, circle the area you are interested in purchasing: MASON CITY ENSLEY (Tuxedo Terrace)		

Eligibility Guidelines are as follows:

- Participants must have an annual income of at least \$15,000.00 but below 80% of the median family income for Birmingham/Hoover Metropolitan Statistical Area.
- Participants must have an acceptable rental payment history and be eligible to qualify for a first mortgage with a local lender. Minimum credit score should be 620.
- Attend a HUD Certified First Time Homebuyer Education Workshop.

I understand the eligibility guidelines above and if accepted to the Living Legacy Homeownership Program, I will abide by the guidelines of the program.

Signature: _____

Date: _____

Office Use Only:	
Date Received: _____	Meets Qualifications: _____