

Marineland Community Association, Inc.
Instructions for Low Income Residents Certification Applicants

If you wish to apply for the LOW INCOME ASSISTANCE CERTIFICATION in relation to Marineland Community Association, Inc.'s acquisition of Marineland Mobilehome Park, then you need to provide the information as set forth in these instructions. These items are needed to verify your income, qualify you for and CERTIFY your status as a low income household. Submitting these items does not guarantee that you will be certified as a low income household. Any rental subsidy or low-income loan you may receive is NOT transferable upon the sale of your Mobilehome.

Please complete and sign the following forms and return them to **The Loftin Firm**:

1. Low Income Resident Application / Certification
2. Acknowledgment
3. Request for Verification of Mortgage (only if you currently have a loan on your home)

Please make **copies** of the following documents and provide them to **The Loftin Firm**:

1. Signed copy of your Federal Income Tax return with all schedules and attachments, including any W-2's for 2009 (if you filed and income tax return); or if you are self-employed, your last two Federal Income Tax returns, plus a year-to-date income and expense statement.
2. If you are employed, at a minimum, your last two pay stubs from each employer and the address and phone number of your employer(s).
3. Your current title or registration paperwork for your mobilehome.

*Items 1 – 3 are required to certify you as low income, whether you purchase or decide to stay and rent within the community.

Marineland Community Association, Inc. is trying to provide loans (providing there are funds to do so) to certified low income resident who need assistance in paying their membership buy in fee (i.e. price to purchase a membership share). If you anticipate needing a loan of this type, please also include **copies** of the following documents.

4. The two most recent monthly or quarterly statements from all of your bank accounts, including checking, savings, and any other accounts.
5. The two most recent statements from all of your investment accounts, including any investments that provide you interest, dividends, or royalties, such as certifications of deposit (CD), money market accounts, annuities, stocks, bonds, and IRA's and Keoghs.
6. The most recent statements and/or award letters for each pension, Social Security, Veteran Administration (VA) Disability Income and/or Supplemental Security Income (SSI) benefits you receive.
7. The current statement and/or award letters for any other benefits you receive, such as workers compensation, unemployment insurance, or welfare.
8. Obtain a copy of your credit report from a free service such as (i) www.annualcreditreport.com.

**CALIFORNIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (HCD)
Mobilehome Park Resident Ownership Program (MPROP)**

LOW-INCOME RESIDENT APPLICATION / CERTIFICATION

DIRECTIONS: All portions of this form must be completed to the best of your ability. To the extent any adult person resides in the home and contributes to the household expenses, the portion of their contribution should be included in this application / certification. This certification will be used by Marineland Community Association, Inc., and MPROP to certify you as being low-income and to qualify you for assistance to purchase your Membership Share or to receive rental assistance. Person listed as "Applicant" must be on title to the home.

I. APPLICANT HOUSEHOLD INFORMATION

	<u>DATE OF BIRTH</u>	<u>SOCIAL SECURITY NO.</u>	<u>CONTRIBUTES TO HOUSEHOLD INCOME/</u>
Applicant: _____	_____	_____	_____
Co-Applicant: _____	_____	_____	_____
Other Household Members:			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Address: _____	Telephone Numbers:	Work(_____)	
_____		Home(_____)	
_____		Work(_____)	

II. APPLICANT GROSS HOUSEHOLD INCOME Complete the following, attach required verifications as specified below. Attach a note explaining any significant changes in household income between the previous year and the current year.

<u>Income sources</u>	<u>Type of Verification in File (to be completed by income certifier)</u>	<u>Applicant Annual Income</u>	<u>Co-Applicant or Other Hsh Member Annual Income</u>
A. Employment Earnings	_____	\$ _____	\$ _____
B. Self Employment Earnings	_____	\$ _____	\$ _____
C. Social Security	_____	\$ _____	\$ _____
D. Supplemental Security Income (SSI)	_____	\$ _____	\$ _____
E. Public Assistance (AFDC, Gen Relief, Unempl)	_____	\$ _____	\$ _____
F. Pension(s)	_____	\$ _____	\$ _____
G. Interest Income (checking, savings, CD's, etc.)	_____	\$ _____	\$ _____
H. Investment Income (stocks, bonds, real estate, etc.)	_____	\$ _____	\$ _____
I. Mobilehome Room Rental	_____	\$ _____	\$ _____
J. Other Rental Income	_____	\$ _____	\$ _____
K. TOTAL HOUSEHOLD PROJECTED ANNUAL INCOME (Sum of A. thru J.)			\$ _____
L. Total Household Monthly Income (Divide annual by 12)			\$ _____

HOUSEHOLD SUMMARY: Size _____; County lower Income limit (from HCD chart) \$ _____

III. APPLICANT HOUSING COST INFORMATION

<u>FIXED HOUSING COST ITEMS</u>	<u>MONTHLY COST</u>	<u>Documentation that may be required only upon request</u>
A.1. Rent before Resident Purchase	\$ _____	Rent Roll
A.2. HOA Dues/Rent after Purchase	\$ _____	DRE Public Report/Dept. of Corporations Statement/Approved Budget
B. Property Taxes	\$ _____	First year estimate of assessed value and tax
C. Mobilehome Reg Fees/Taxes, if any	\$ _____	Current HCD registration bill/tax bill
D. Fire/Hazard Insurance	\$ _____	Current premium notice
E. Utilities (not including telephone or TV)	\$ _____	12 Prior months bills or approved alternative
F. Water/Sewer, if not incl in HOA dues	\$ _____	12 Prior months bills or statement
G. Refuse Collection, if not incl in HOA dues	\$ _____	Statement of charges
H. Maintenance Allowance for Home/Space	\$ _____	Attach explanation of selected allowance
I. Mobilehome Loan payment, if any	\$ _____	Annual statement from lender
J. Monthly payment for membership share loan	\$ _____	

K. TOTAL FIXED HOUSING COSTS

- 1. Before Resident Purchase \$ _____
- 2. After Resident Purchase \$ _____

(A.1 plus applicable costs reported in B. thru J.)
 (A.2 plus applicable costs reported in B. thru J.)

IV. APPLICANT MOBILEHOME INFORMATION

HCD/DMV Decal Number(s): _____; Date Purchased: _____; Amount Owed: \$ _____

Size: Singlewide Doublewide Triplewide; Dimensions: _____ x _____

V. APPLICANT CERTIFICATION

I/We certify that I/we have disclosed all information pertaining to my/our loan application and that the information presented to the Department of Housing and Community Development in the foregoing Sections I. Through IV. is true and accurate to the best of my (our) knowledge. Authorization is hereby given to the income certifier to investigate this information to validate my (our) eligibility for a MPROP loan or other assistance. I consent that this information may be shared with the other lenders, the local public entity and the Chief Financial Officer of the Resident Corporation as necessary. I certify that I/we live in the mobilehome park as my/our principal place of residence.

_____	_____	_____	_____
Applicant	Date	Co-Applicant	Date

-----**TO BE COMPLETED BY INTERVIEWER**-----

This application was taken by:

- face to face interview
- by mail
- by telephone

Interviewer

Date

Interviewer's telephone number

Name of Interviewer's Employer

Address of Interviewer's Employer

Acknowledgment

The undersigned Applicant(s), as further identified on the Low-Income Resident Application / Certification, hereby asserts under penalty of perjury, that Applicant understands, acknowledges and agrees that:

1. The information provided in the Application is **true and correct to the best of Applicant(s) knowledge** as of the date the Application is signed by Applicant(s).
2. During the review period and until Applicant(s) receive a response to the Application, in the event of any material change to the information provided in the Application, such changed information shall be promptly reported to The Loftin Firm LLP.
3. The information provided in the application and any supporting documents required may be reviewed by the board of Directors of Marineland Community Association, Inc., The Loftin Firm LLP, Housing and Community Development's Mobilehome Park Resident Ownership Program, and their respective agents, employees or representatives.
4. It is the intent of the Applicant(s) to reside in the Marineland Mobilehome Park as my/our permanent / primary residence.

Applicant

Signature: _____

Print Name: _____

Date: _____

Co-Applicant

Signature: _____

Print Name: _____

Date: _____

REQUEST FOR VERIFICATION OF MORTGAGE

I. BORROWER INFORMATION - TO BE COMPLETED BY BORROWER/APPLICANT

- A. Name and Address of Borrower / Applicant for Loan
B. Address of Mortgaged Property
C. Name and Address of Lender/Mortgagee
D. ACCOUNT NO.
E. Date of Request:
F. Authorization by Borrower/Applicant: I authorize the mortgagee / lender to furnish the information regarding the mortgage identified above.
(Date of Authorization) (Signature)

II. MORTGAGE DATA - TO BE COMPLETED BY LENDER

- 1. Type of Mortgage: Conventional, FHA, VA/Cal-Vet, Other
2. This lien is: 1st position, 2nd position, 3rd position, Other position
3. Total Monthly Payment \$, Payment includes: Principal, Insurance, Mortgage Ins. Premium, Taxes
4. Terms: Original Loan Amount \$, Loan Origination Date, Loan Due Date, Interest Rate, Balloon Payment?, Call Option?, Current Balance \$, Other Comments:
5. Payment History: Has loan ever been in arrears?, Is loan presently current?, Has this account been satisfactory?, Comments
Signature of Mortgagee: (Position/Title) (Date)

When completed, please return to:

The Loftin Firm LLP
Attn: L. Sue Loftin, Esq.
5760 Fleet Street, Suite 110
Carlsbad, CA 92008
Fax: 760.431.2003