



**Disclosure regarding Housing Programs
Administered by Pathfinder Community Connections**

Pathfinder Community Connections is the community development division of Pathfinder Services, Inc., which provides homebuyer education and down payment assistance to people wanting to buy homes in Northeast Indiana.

Pathfinder Community Connections provides these housing-related programs:

- Homebuyer Education/Down Payment Assistance;
- Pre- and Post-Purchase Counseling;
- Transitional Housing for homeless families;
- Mortgage Foreclosure Prevention services;
- Supported Living and Group Home services for individuals with developmental disabilities.

Pathfinder Community Connections is also a partner in Southpointe Development, LLC, and as such receives income from the sale of land in the South Pointe Development located in Wabash Indiana.

Anyone receiving services from Pathfinder Community Connections is not obligated to receive any other services offered by Pathfinder Community Connections or Pathfinder Services, Inc. or its exclusive partners. Participants in Pathfinder Community Connections' programs and services are not required to purchase land or homes in the South Pointe Development. Pathfinder Community Connections provides the same quality of services to all customers, regardless of their participation in other Pathfinder Services' programs.

My signature indicates that I have I have been given a copy of this disclosure and I understand it:

Participant signature

Date

Participant signature

Date





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Housing Assistance Eligibility Status

I, _____, understand that Pathfinder Community Connections is making no written or verbal guarantees that I will receive any assistance from the housing program. I understand assistance is given in every way possible. I also understand that down payment assistance may be available to me. I understand that in order for me to receive down payment assistance I may be required to invest some of my own money. This amount may vary depending on individual situations and Pathfinder Community Connections will notify me how much money, if any, I will be required to bring to closing.

I certify that I have been informed at the Pathfinder Community Connections Homeownership Classes that if I change jobs, reduce or increase hours/income either before or during loan processing that I could lose my eligibility status and may no longer qualify for assistance with purchasing a home through Pathfinder Community Connections.

I have also been informed that I MUST pay my bills on time and that I cannot incur any additional debt. If I do need to incur additional debt, I will contact Pathfinder Community Connections to see if my debt to income ratios are okay prior to taking on new debt.

I certify that during the Home Buyer Education class I have received a copy of the Homeownership Training Guidelines and agree to abide by these guidelines.

Signature

Date

Co-applicant Signature

Date





Property Tax Assessment Notification

This is to certify that it has been explained to me in the Pathfinder Community Connections Homeownership Counseling Class that for new construction homes my house payment will go up once the house is built and it is fully assessed for property taxes. It has also been explained to me that in the event the assessed value of my existing home increases and my property taxes increase my house payment will also increase to reflect this change.

Signature

Date

Co-applicant Signature

Date

Pathfinder Community Connections Staff Signature

Date





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Vehicle Grant Assistance Workshop

This is to certify that I, _____, have been notified of Pathfinder Community Connections Car Loan Program. I understand that anyone is eligible to apply for this assistance regardless if they are using Pathfinder Community Connections homeownership program. I also understand that an application must be completed and a credit check will be performed. All applicants must have acceptable credit. Pathfinder Community Connections makes no guarantee that assistance will be received.

Signature _____

Date _____



Save \$985 on your utility bill

Taxes. In-laws. Some things in life just come with the territory. But a high utility bill doesn't have to be one of them. To make a dent in those monthly payments (and get back that \$985 in three years), start by asking your electric/gas company for an audit. Your carrier can check seals around doors and windows and inspect appliances – Is your refrigerator's gasket loose? The level of Freon in your air conditioner too low?

If you need to replace an old washer or fridge, shop for an appliance that bears the federal Energy Star logo (www.energystar.gov); such products use less power than standard appliances and often earn you a rebate from your utility company. Then try these do-it-yourself fixes. Your savings will depend on the size and age of your home, where you live, and your heating fuel, but all the products listed mean more money for you.

\$ \$ \$

Solution	Cost	3-Year Savings*	Total Return
Programmable thermostat	\$55	\$330	\$275
Compact fluorescent light bulbs	\$100'	\$198	\$98
Water-heater timer	\$65	\$150	\$85
Water-heater insulation cover	\$13	\$105	\$92
Low-flow showerhead	\$25	\$150	\$125
Weather-strip windows and doors"	\$50	\$270	\$220
Seal duct joints	\$450	\$540	\$90
Total savings in three years			\$985

\$ \$ \$

For more do-it-yourself tips go to www.goodhousekeeping.com.

*Numbers are based on a 2,000-square-foot home with an annual utility bill of about \$1,800 (averages from the Environmental Protection Agency, manufacturers, and utilities). 'For ten light bulbs. " Based on a home with 15 windows and three doors, each requiring two \$1.20 packs of weather stripping.

Signature

Date

Fees Included in Offer to Purchase Rural Customers

PLEASE NOTE: The following fees will be included in your offer to purchase:

-Closing costs and pre-paid costs usually not exceeding \$2,000. You may ask the seller to pay this

-Community Connections Comprehensive Home Buyer Service Fee of 2% of the purchase price not to exceed \$3,500. The Comprehensive Services could include: pre-purchase counseling, credit repair and counseling, group and individual home buyer education, down payment assistance and processing, loan packaging, post-purchase counseling, contacts with lenders and down payment providers, and other services needed to enable you to purchase a home. This fee must be paid by the seller.

-You may also be applying for Down Payment Assistance from the Federal Home Loan Bank of Indianapolis. They require an investment by you into the house purchase equal to 33% of the Down Payment Assistance. The Down Payment Assistance cannot exceed \$5,000 (you may apply for less) so your investment will not exceed \$1,667 and may include the money you have paid for your credit reports, earnest money, your first years home owners' insurance payment, home inspections, and the closing costs you are paying. This required investment cannot be included in your loan.

I have read and understand the above financial obligations required of me in the purchase agreement process and the closing process.

Signed: _____

Date: _____

Signed: _____

Date: _____