

I will use the proceeds of this Homeownership Benefit only to pay expenses directly related to purchasing a home in Boston.

The Trust has made available to me a copy of the Promissory Note, and Mortgage, which lists the conditions attached to receiving Homeownership Assistance under the Trust guidelines. I have read the Promissory Note, or have had it read to me, and understand these conditions. I understand that I will be required to sign the Promissory Note and the corresponding Mortgage, prior to actually receiving Financial Assistance. I understand the benefits of consulting an attorney to review such documents for me.

I am aware that different definitions and criteria (such as a different definition of "Income") may apply and I may be required to submit additional information if I intend to also seek Home Buyer assistance from other City sponsored housing programs.

I am aware and agree that I will complete a free City sponsored HOMEBUYER 101 course, and submit the Certificate of Completion to the Trust, prior to receiving this benefit from the Trust unless otherwise agreed upon by the Trust.

I am aware and agree that I will complete a free City sponsored HOMEOWNER 201 course, and submit the Certificate of Completion to the Trust, within one year of receiving this benefit from the Trust.

I am aware that I must comply with the regulations set forth by the Massachusetts Department of Public Health in 105 CMR 460.000 "Lead Poisoning Prevention and Control."

I authorize the Trust or the Lender to release my name to a selected foreclosure prevention counseling agency in the event I become sixty (60) days delinquent in paying my first mortgage.

I am aware that the information contained herein is subject to verification by the Trust or its agents. I hereby give my permission to the lender to which I have applied for mortgage financing, to release confidential materials relevant to my mortgage loan to the Trust or its respective agents, for the purpose of verifying information contained in this Application Form. This form may be reproduced and that copy shall be as effective as this original consent.

I understand that if I have made any material misstatements in the foregoing representations, on the lender's mortgage application or on any statements or documents related to this financial assistance loan; or if I have omitted any of the information requested, this will be considered an event of default and the Homeownership Benefit provided to me through the Trust must be repaid by me to the Trust or its respective agent.

I hereby certify the information provided is accurate and correct to the best of my knowledge. I authorize the Trust to independently verify the information provided here. I certify that I have read the Terms and Conditions and I agree to the Terms and Conditions of this program.

* subject to availability of funds

Signed under the penalties of perjury.

Member (print name)

Co-Applicant (print name)

Date

Member (sign name)

Co-Applicant (sign name)

Date