



**CITY OF MENLO PARK**  
**HOUSING AND REDEVELOPMENT**  
**REHABILITATION LOAN PROGRAM**

701 Laurel Street Menlo Park, CA. 94025 (650) 330-6706 Fax (650) 327-1759

**Housing Rehabilitation Loan Application for:**

❖ **Emergency Rehabilitation Loan (ERL)**

or

❖ **Single Family Housing Rehabilitation Loan Program  
Owner Occupied Units (Including Hazard Reduction)**

Thank you for your interest in the housing rehabilitation loan programs offered by the City of Menlo Park. As this application package is lengthy and will require several different sources of information, it is recommended that you follow the suggestions as listed below for your consideration.

1. Allow yourself a sufficient amount of time to complete this application in its entirety. Do not turn in an incomplete application. Those applications which do not have the required information will be returned to the applicant for completion. This will cause a delay in processing.
2. Read the application entirely before you begin filling in the information. Gather the necessary supporting data and documents and complete the application in the order that the information is requested.
3. If you have questions or need further direction, contact the Housing Rehabilitation Specialist at the number above, prior to sending it in for processing.
4. After you have completed the application, review it again to ensure its correctness, and fill in any open data spaces. It is usually best to put an "N/A" in those spaces that do not apply to your particular situation.
5. Make a photocopy of the entire application for your records prior to turning it in for processing.
6. Be sure to include any supporting documents, such as payroll, benefits, or I.R.S. records that are required. These must accompany your completed application in order for it to be considered.
7. Further, it is important to understand that these programs are for the purposes of creating decent, safe, and sanitary housing. That means all health and safety hazards, inclusive of abatement of lead based paint and/or asbestos, and mitigation of housing quality sub-standards must be addressed as a part of these loans. Remodeling or new construction is not allowed (Except for the addition of a bedroom under the over-crowded rule).
8. Finally, be patient. As this program is available to all low income homeowners within the City of Menlo Park, there are usually several applicants who are in various stages of processing. Your application will be processed in a timely manner.

**9. Detach and maintain the blue sections for your records.....**

**SINGLE FAMILY LEAD PAINT HAZARD REDUCTION OWNER OCCUPIED 1 - 4 Units  
REHABILITATION PROGRAM DESCRIPTION**

**PURPOSE OF LOAN**

The purpose of the loan is to finance the rehabilitation work of single family, owner occupied dwelling units in the City of Menlo Park. This loan is originated and packaged by the City of Menlo Park.

**ELIGIBLE APPLICANT**

Loans are available to "families" defined as: single individuals or two or more persons related by blood, marriage or operation of law who occupy the same unit. The aggregate family income must not exceed 80% of the median income as published by the U.S. Department of Housing and Urban Development (HUD) and as adjusted for family size.

**For purposes of income determination, only the aggregate income of persons listed on title and living in the subject residence, and spouses or partners living in the residence that may or may not be on title shall be considered. Income shall be defined as:**

- A. Actual income received in the form of salary, wages, tips, commissions, and other compensation as an employee, owner, partner, or investor of a company, business, or other organization.
- B. Income from rents received from all properties owned by the applicant.
- C. Income derived from trusts, annuities, stocks, bonds, or other similar investments.
- D. Income received through court ordered or voluntary child support, alimony, insurance settlements, or litigation.
- E. Income from Pensions, Social Security, Supplemental Security Income, IRA plan, or other similar retirement or benefit plans.
- F. All other income recognized by the United States Internal Revenue Service.

**Income shall not include:**

- A. Assets in a financial institution, investment program, stocks, bonds, mutual funds or other secure institutions, where there is no direct income to the applicant.
- B. Contributions to household expenses from dependents of the applicant [or applicants], who are residing in the subject property.
- C. Any other assets, which do not provide the applicant with actual income as defined under the Income section. Verification of non-income shall be in a form and manner which is consistent with HUD and H & R policies.

**Income verification shall consist of :**

- A. A complete H & R application and associated forms.
- B. Current and previous copies (two years) of Federal Income Tax statements.
- C. Current check stubs, pay vouchers, benefit statements, pension statements, or other documentation representing income.

- D. Completed and returned Verification of Income forms and Verification of Benefit forms.
- E. Applicable statements, ledgers, and/or all other documentation as requested by the Housing and Redevelopment Department (H & R) in the determination of Income Eligibility.

**Note : In the event of the unavailability of any of the documents as identified above, H & R may consider the combination of available documents and/or alternative documentation as being in compliance.**

ELIGIBLE STRUCTURES

A home is defined as a single family residence (1-4 units) which may be a detached or attached dwelling, including manufactured housing, with individual ownership defined in the deed and occupied by an owner named on the deed. The home must be in need of rehabilitation. "Need of rehabilitation" is defined as structural condition falling below U.S. Department of Housing and Urban Development minimum housing quality standards, and local minimum building safety codes.

LOAN AMOUNTS

MINIMUM LOAN - \$2,500

MAXIMUM LOAN - \$85,000 or the amount necessary to complete the rehabilitation work, including fees, and contingencies, **whichever is less.**

A loan amount in excess of loan limits may be applied for on a specific case basis through the "Request for Exception to Criteria" procedure.

INTEREST RATE

The interest rate is 3% per year.

LOAN TYPE AND TERM

**AMORTIZED** - Thirty (30) year amortization.

**\*DEFERRED** - Five (5) year deferral. No payments for duration, but interest will accrue at 3% per year. Payment in full on principal and interest will be due at maturity date. **Property Owner must request consideration for continued deferral prior to maturity date.**

\*This loan type for **low and very low income** will be available to all applicants aged 63 or older, OR to those applicants who meet the requirement of being financially unable to make payments.

INTEREST AND PAYMENT START DATE

Interest shall start on the first day of the fourth month following the date of Pre-Construction Conference. Payments shall commence on the first day of the fifth month.

### LOAN TO VALUE RATIO

Total indebtedness on the property shall not exceed 80% of the after rehabilitation value, regardless of the city's loan position on the title.

### REFINANCING

Refinancing of an existing loan balance may be allowable at the City of Menlo Park's discretion provided the following criteria are met:

- 1) Refinancing of the existing loan balance would create loan affordability, (allows the owner the ability to make payments).
- 2) The new refinanced first position loan does not exceed 15% of the housing rehabilitation costs.

### ELIGIBLE WORK

Rehabilitation work shall include all health and safety items, lead paint hazard reduction, all main systems of the residence, energy efficiency (lighting, glazing, heating, insulation), and improving the integrity of the structure. A limited amount of general property improvements may also be eligible.

### MANDATORY HAZARD REDUCTION REQUIREMENTS

The recipients of this Federally funded low-interest loan must comply with HUD regulations regarding lead paint hazard reduction. All properties built after 1978 must be inspected for lead paint hazards. THIS MEANS THAT THE PROPERTY OWNER WHO RECEIVES FEDERAL FUNDS FOR THE PURPOSE OF HOUSING REHABILITATION THROUGH OUR PROGRAM WILL INCUR ADDITIONAL COSTS. These additional costs will be for testing, assessment, hazard reduction and/or abatement, clearance testing, certification, and identification of potential hazardous materials (lead based paint, asbestos), which may be present in the home.

### CONTINGENCY

An appropriate contingency amount is included in the loan for each project and may be used for discovery work only. An example of discovery work would be finding sub-flooring to be rotten in a bath or kitchen when old flooring is removed. If the contingency is not used, the remaining balance is applied directly to the loan principal.

The contingency **may not** be used for General Property Improvements, upgrades, or substantial work not specified at the pre-construction conference that would not reasonably be considered "discovery work" related to contracted items.

### SUBORDINATION

A Housing Rehabilitation Loan may be subordinated to a new refinanced first mortgage if it meets the criteria set forth in the Program Guidelines. These include no cash out and no pay down of unsecured debt.

## GENERAL PROPERTY IMPROVEMENTS

A general property improvement (GPI), of not to exceed 25% of the rehabilitation costs may be permitted on fully amortized rehabilitation projects only, provided the following conditions are met:

1. All health and safety code deficiencies and neighborhood impact items as designated by the H & R Specialist are addressed.
2. The rehabilitation loan is **FULLY** amortized.
3. The G.P.I.'s have been identified prior to the final documentation at the pre-construction conference.
4. The requested G.P.I.'s are not prohibited by H & R or H.U.D. guidelines.
5. The maximum loan amount for program type is not exceeded, inclusive of G.P.I. allowance figure.

A General Property Improvement (GPI), is defined as an "upgrade" in typical materials as specified, or additional items considered "above and beyond" the traditional rehabilitation scope of work.

### **Items specifically prohibited from funding with H & R funds are:**

1. Microwave ovens, washers, dryers, small appliances (combination hood-fan/microwave excepted)
2. New fireplaces
3. Pool/hot tub/play equipment, etc.
4. New patios & decks (replacement of existing is allowed)
5. New construction (**over-crowding excepted**)
6. Other items as designated by H & R and/or H.U.D.

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## **EMERGENCY REPAIR LOAN (ERL) PROGRAM DESCRIPTION**

### PURPOSE OF LOAN

The purpose of the loan is to provide accelerated technical and financial assistance to address imminent health and safety hazards. This loan may also be used for pre-construction costs such as termite reports and lead paint inspections.

### ELIGIBLE APPLICANT

Loans are available to families defined as: single individuals or two or more persons related by blood, marriage or operation of law who occupy and hold title to the same unit. The aggregate family income may not exceed 80% of the San Mateo County median income as published by the U.S. Department of Housing and Urban Development and as adjusted for family size.

Verification of income shall be the most recent U.S. Income Tax 1040 form or a current income payment stubs, or benefits statement.

H & R rehabilitation staff shall check property ownership. Formal title documentation shall be filed during the rehabilitation process.

### ELIGIBLE WORK

Rehabilitation work shall be limited to imminent health and safety hazards as identified by the H & R Loan Consultant or Specialist.

Work performed as required for pre-construction for the housing rehabilitation loan will be paid off upon funding of the housing rehabilitation loan.

Each contractor or sub-contractor will be required to provide a written work estimate prior to issuance of the contract. These estimates must compare favorably with H & R "in-house" estimates.

### INCLEMENT WEATHER PROVISION

During inclement weather, the H & R Loan Consultant or Specialist may select and authorize a designated contractor to make a service call to an applicant in need of immediate weather protection under the following provisions:

1. The applicant must complete an application for H & R program assistance, including an agreement to pay for the work performed by their selected contractor.
2. The weather protection may include, but not be limited to roofing, doors, windows, etc.
3. The maximum amount of the service call may not exceed \$750.00 including materials and labor.

## NO LOAN MINIMUM

## MAXIMUM LOAN

The maximum loan amount is \$10,000. Any project which would exceed the loan limit may be eligible for the full rehabilitation program and associated process at a later date.

**NOTE: Inclement weather provision. Any funds expended for this provision will be secured when the Emergency Repair Loan is funded.**

## INTEREST RATE

3% per year.

## TERM OF LOAN

5 years for deferred loans.

5, 10, or 15 Years for amortized loans.

## INTEREST AND PAYMENT START DATE

Interest shall start on the first day of the fourth month following the date of Pre-Construction Conference. Payments shall commence on the first day of the fifth month.

## SECURITY - LOAN TO VALUE RATIO

The loan to value requirement is waived for amounts up to a maximum \$10,000 emergency loan. For purposes of this loan only, the imminent health and safety issues may supercede normal loan security criteria, and the funds may be granted as a last resort.

## REFINANCING

Refinancing is not available.

## SUBORDINATION

The subordination guidelines set forth for the Housing Rehabilitation Loan Program shall apply to the Emergency Repair Loan Program.

## GENERAL PROPERTY IMPROVEMENTS

No general property improvements are eligible.

## ELIGIBLE CONTRACTORS

Licensed sub-contractors or general contractors may be used for three or fewer trades. All trade contractors or general contractors shall be licensed by the State of California and have required insurance. Contractors may be assigned to projects with the homeowner's written consent, in the event the property owner is unable to find a contractor from his/her own resources.

### Application Process

This application is lengthy and consists of several pages of personal data, property data, notifications, verifications, and pertinent information that may assist you in accomplishing your rehabilitation project. If you are unsure, complete the information requested as best as you can and speak to an H & R Specialist.

Application	Once the application has been received and reviewed for feasibility, and eligibility has been determined, an ERL, (Bridge), Loan will be made to pay for pre-construction costs such as lead paint testing, termite reports, and plans, when applicable.
Survey	The H & R Specialist will make an appointment in order to meet with the Property Owner. At the project site a scope of work will be ascertained and a rough estimate made. At this point the Property Owner will indicate if they wish proceed. The next step is to prepare a scope of work for review with the owner prior to going out to bid.
Bidding	The H & R Specialist finalizes the work specifications after review with the owner and completes a detailed in-house estimate. The in house estimate will be used to create a range estimate for the project. The Specialist will then schedule a walk through with several contractors for the purpose of owner introductions and to obtain at least three bids when possible. Bids will remain open until at least three bids are received, or the owner selects a contractor within an acceptable price range as determined by the H&R Specialist. The H&R Specialist will provide a bid comparison sheet for owner review and the owner will then select a contractor.
Contracts	The H & R Specialist will then finalize the scope of work with the owner and any required negotiations with the owner selected contractor. The H&R Specialist will prepare the Owner Contract Agreement including timeframe for completion and final pricing and final work specifications. Loan documents will then be prepared for owner signature and processing, and a pre-construction conference will be held to explain the rights and responsibilities of both parties. Upon signing of all Loan Documents, the Owner and Contractor agreement and work specifications, the project will be considered to be underway. The commencement of work will be determined from the date of the issuance of the Building permit.

As a part of the preliminary processing of your application, H & R will be required to order a Title Report, Credit Report, and possibly a Termite Report, depending upon the evaluation of the H & R Specialist. A further preliminary cost may include but not be limited to the necessity of developing designs, blueprints, engineering, or appraisals. These costs will be covered by an ERL bridge loan to you, which will later be paid by the rehabilitation loan.

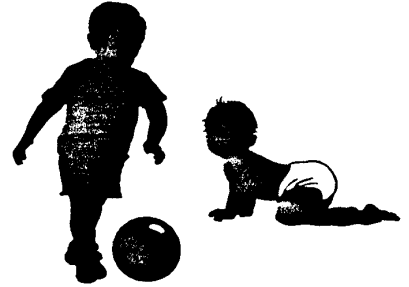
The H & R Specialist will monitor the project during construction with progress payments released accordingly. No "Start Up" funds are allowed. Also 15% of the contract amount will be held for 35 days after the filing of the Notice of Completion.

Any funds required to facilitate completion of an H & R rehabilitation project that exceed the actual loan amount allowable for that project must be provided by the Property Owner/Borrower prior to construction or upon such notice of required funds by the H & R Specialist.

**As the guidelines and requirements to qualify for a rehabilitation loan are strict, it is important for you to understand that no reimbursement for previous materials or labor for prior work on this project will be allowed, and all costs for materials or labor accrued prior to the signing of loan documents will be disallowed.**

# Protect Your Children! Get Them Tested For Lead Poisoning.

- \* Lead is a poison.
- \* Lead is found in some of these places:
  - Paint
  - Soil and Dust
  - Dishes/Pottery
  - Folk Remedies
  - On the clothes of people who use lead at work or in hobbies.
- \* Lead poisoning can make children sick, but most children with lead poisoning don't look or act sick.
- \* The only way to know if your child has too much lead in his/her blood is to get him/her a blood lead test.



## How to get a blood test for lead:

- \* If you have health insurance, ask your doctor for a blood lead test.
- \* If you have Medi-Cal call your doctor to arrange a free test.
- \* Find out if your child is eligible for free medical check ups and a free lead test through the Child Health and Disability Prevention (CHDP) program by calling 573-2877.
- \* Call the Health Department at 573-2335 to find out more about getting your child tested for lead.

**SAN MATEO COUNTY  
CHILDHOOD LEAD POISONING PREVENTION PROGRAM  
(650) 573-2877**

# **Proteja Sus Niños! Haga Que Sus Niños Reciban el Examen De Sangre Para Ver Si Estan Envenenados Con Plomo.**

- \* El plomo es un veneno.
- \* El Plomo se encuentra en algunos de estos lugares:
  - Pintura
  - Tierra y Polvo
  - Platos y Ceramica
  - Remedios Caseros
  - En la ropa de personas que usan plomo en el trabajo o en pasatiempos.



- \* El Envenenamiento con Plomo hace que los niños se enfermen, pero muchos niños con plomo en la sangre no parecen o actuan enfermos.
- \* La única manera de saber si su niño tiene mucho plomo en la sangre es llevándolo para que le hagan un exámen de sangre.

## **Como conseguir el exámen de sangre para el plomo:**

- \* Si usted tiene seguro medico, preguntele a su doctor por el exámen de sangre para ver si el niño tiene plomo en la sangre.
- \* Si usted tiene Medi-Cal, hable con su doctor y el exámen de sangre será gratis.
- \* Pregunte si su niño es elegible para exámen físico y exámen de sangre gratis con el programa de C.H.D.P. llamando al 573-2877.
- \* Si tiene más preguntas acerca del exámen de sangre para su niño para saber si tiene plomo en la sangre llame al Departamento de Salud al 573-3722.

**EL PROGRAMA PARA PREVENIR EL ENVENENAMIENTO  
POR PLOMO DEL CONDADO DE SAN MATEO  
(650) 573-2877**

# Reducing Lead in Your Home

## Clothes

If your work exposes you to lead, leave your clothes at work and shower before entering the house. Wash work clothes separately from the rest of the laundry.

## Children's Hands and Faces

Wash children's hands and faces frequently.

## Folk Remedies

Don't use the following: Alarcon, Alkohl, Azarcon, Bala Goli, Coral, Ghasard, Greta, Kandu, Kohl, Luiga, Maria Luisa, Pay-loo-an, Rueda, Surma

## Painted Surfaces

(Pre-1980 homes only)  
Cover damaged paint with cloth tape. Move beds, cribs and playpens away from peeling paint. Have paint tested in a laboratory. If it has lead, don't scrape, sand or burn it.

## Dishes

Test dishes and mugs for lead, especially brightly colored, imported or handmade dishes. Store food only in un-painted jars or plastic, not in painted dishes or pottery.

## Test Children

Have a doctor test your children for lead, at least at ages one and two.

## Toys

Wash toys and pacifiers frequently.

## Water

Use only cold water for drinking, making baby formula or preparing food. Run water until it is as cool as it will get. Use excess water for washing or watering plants.

## Cans

Don't store food in open cans. Don't buy cans with wide, dented seams. (Cans with no side seams or with narrow seams and blue/black paint lines are lead-free.)

## Diet

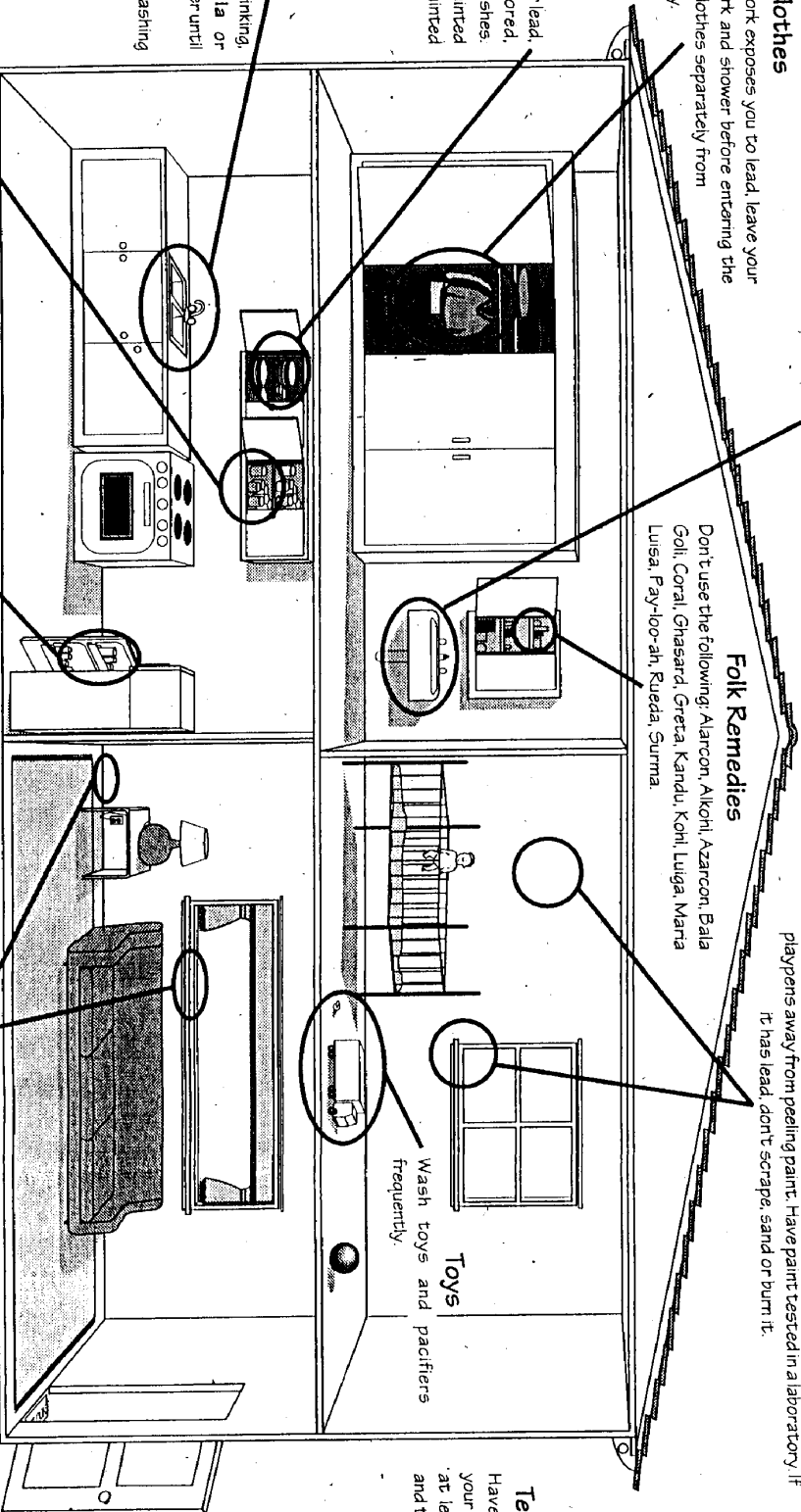
Feed children foods with iron (lean meats, beans, spinach, tuna, liver, eggs and greens) and calcium (milk, yogurt, cheese, tofu and cooked greens).

## Dust

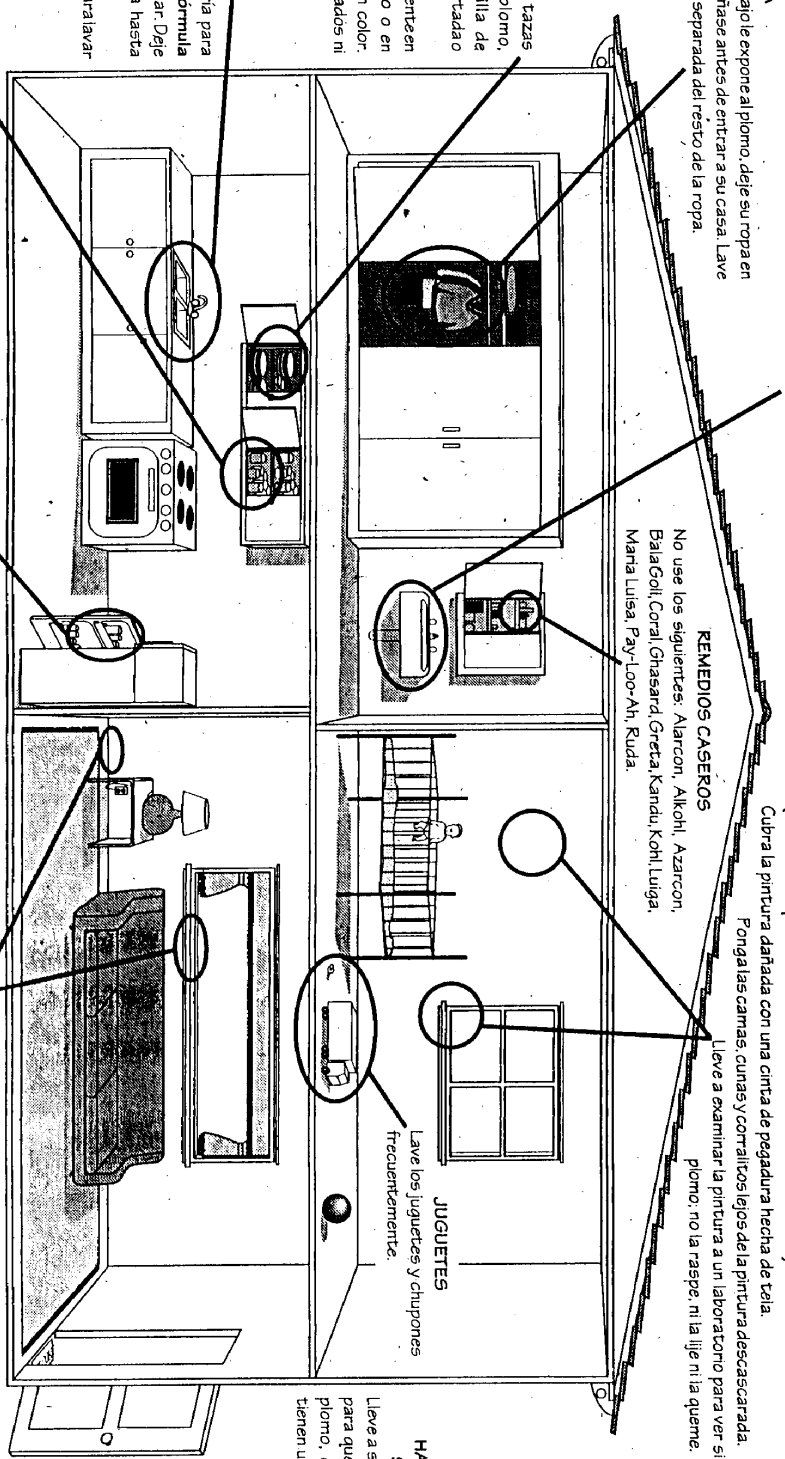
(Pre-1980 homes only)  
Mop hard surface floors and wash window sills and baseboards at least once a week with a string mop and a pail with a rag. Don't use mops or rags for anything else.

## Outdoor Soil

Plant grass or other ground cover as a barrier between lead in the soil and your children.



# Como Reducir el Plomo en Su Casa



**ROPA**  
 Si su trabajo le expone al plomo, deje su ropa en el trabajo y báñese antes de entrar a su casa. Lave la ropa de trabajo separada del resto de la ropa.

**LAS MANOS Y LA CARA DE LOS NIÑOS**  
 Lave las manos y la cara de sus niños/as con frecuencia.

**REMEDIOS CASEROS**  
 No use los siguientes: Alarcon, Alkohi, Azarcon, Bala Goli, Coral, Ghasard, Greta, Kanadu, Kohli, Luiga, Mana Luisa, Pay-Loo-Ah, Ruda.

**SUPERFICIES PINTADAS**  
 (Solamente para casas construidas antes de 1980.)  
 Cubra la pintura dañada con una cinta de pegadura hecha de tela.  
 Ponga las camas, cunas y corrales lejos de la pintura descascarada.  
 Lleve a examinar la pintura a un laboratorio para ver si tiene plomo; no la raspe, ni la lije ni la queme.

**VAJILLA**  
 Examine sus platos y tazas para ver si tienen plomo, especialmente la vajilla de colores brillantes, importada o hecha a mano.  
 Guarde la comida solamente en frascos de vidrio claro o en frascos de plástico sin color.  
 No utilice frascos pintados ni cerámica pintada.

**AGUA**  
 Use solamente agua fría para beber, para hacer la fórmula de su bebé o para cocinar. Dije correr el agua que usa hasta que esté bien fría.  
 Use el exceso de agua para lavar o regar las plantas.

**LATAS**  
 No guarde comida en latas abiertas. No compre latas con bordes anchos y dentados. (Las latas sin bordes o con bordes estrechos y las que tienen una línea de pintura azul/negra no tienen plomo).

**DIETA**  
 Alimente a sus hijos/as con alimentos que tengan hierro (carnes sin grasa, frijoles, espinaca, atún, hígado, huevos y verduras, verdes) y calcio (leche, yogurt, queso, tofú y verduras cocidas).

**JUUGUETES**  
 Lave los juguetes y chupones frecuentemente.

**HAGA EXAMINAR A SUS NIÑOS/AS**  
 Lleve a sus niños/as a un doctor para que les haga un examen de plomo, especialmente cuando tienen uno o dos años de edad.

**POLVO**  
 (Solamente casas construidas antes de 1980.)  
 Limpie bien los pisos y lave los marcos de las ventanas y bordes de las paredes por lo menos una vez por semana con un trapo y un aspirador.  
 No use el mismo trapo o aspirador para ninguna otra limpieza.

**LA TIERRA AFUERA DE SU CASA**  
 Plante pasto o otras plantas que cubra la tierra para que sirva como barrera entre el plomo que hay en el suelo y sus niños/as.



**CITY OF MENLO PARK**  
HOUSING AND REDEVELOPMENT  
**REHABILITATION LOAN PROGRAM**

701 Laurel Street Menlo Park, CA. 94025 (650) 330-6706 Fax (650) 327-1759

**Housing Rehabilitation Loan Application**

Place a checkmark next to the program that you are applying for. H & R will determine eligibility.

(SFHR) SINGLE FAMILY HOUSING REHABILITATION, (INCLUDING HAZARD REDUCTION)  
LOAN PROGRAM - OWNER OCCUPIED

(ERL) EMERGENCY REHABILITATION LOAN PROGRAM - OWNER OCCUPIED

**(Print in Ink or Type Please)**

Please read and complete this application thoroughly. Any incomplete information will cause a delay in processing and the application may be returned to you in its entirety. Where the information requested does not apply to you, enter N/A. If you need assistance, an H & R Specialist is available.

<b>Applicant Name</b>		<b>Co-Applicant Name or Spouse</b>	
Any Additional Name under which credit was obtained		Any Additional Name under which credit was obtained	
<b>Creditor Name</b>		<b>Creditor Name</b>	
<b>Social Security Number</b>		<b>Social Security Number</b>	
<b>Date of Birth</b> / /	<b>Age</b>	<b>Date of Birth</b> / /	<b>Age</b>
<b>Mailing Address</b>		<b>City/Zip</b>	
<b>Home Phone</b>			
<b>Applicant Work Phone</b>		<b>Co-Applicant Work Phone</b>	

If applicant resided at above address for less than two years fill in:

<b>Previous Residence Address</b>	How Long?
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## Family Size and Income Limits To Qualify For Program

The chart below shows the maximum allowable household income for family size in order to qualify for all H & R Loan Programs. If your total annual household income is **LESS** than the limits shown below according to family size, you **MAY** be eligible for assistance. These income limits are adjusted annually and may change without notice.

Income Limits FY 04 - 05			
Family Size & Maximum Annual Household Income For 3% Loans			
( 1 ) \$63,350	( 2 ) \$72,400	( 3 ) \$81,450	( 4 ) \$90,500
( 5 ) \$97,700	( 6 ) \$104,950	( 7 ) \$112,200	( 8 ) \$119,450

## Personal Data - Applicant and Co-Applicant

Please List All Legally Dependent Persons Currently Living In This Residence			
Name	Age	Gender	Relationship

The data in the box immediately below is for Equal Opportunity monitoring only, and will not be used for evaluating your eligibility for the H & R programs. Please check the appropriate boxes.

Applicant Data	Co-Applicant Data
<input type="checkbox"/> American Indian <input type="checkbox"/> Black/Negro	<input type="checkbox"/> American Indian <input type="checkbox"/> Black/Negro
<input type="checkbox"/> White <input type="checkbox"/> Asian descent	<input type="checkbox"/> White <input type="checkbox"/> Asian descent
<input type="checkbox"/> Hispanic <input type="checkbox"/> Pacific Islander	<input type="checkbox"/> Hispanic <input type="checkbox"/> Pacific Islander
Other	<input type="checkbox"/> Other
Female                      Male	Female                      Male
Marital Status (List)	Marital Status (List)

### Income Data

Applicants and Co-Applicants must provide a minimum of two years of the most recent income tax records, check stubs, earnings documentation, benefit statements, income statements, and other pertinent documentation as required by H & R. If you are self-employed, you must complete the Self-Employment Worksheet in this application in addition to the above requirements.

### Applicant Income Data

Employer / Company Name			
<input type="checkbox"/> Commission	<input type="checkbox"/> Hourly	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self-Employed
Address		Years Employed	Start
Occupation		Phone No.	
If employed in current position for less than two years or if employed in more an one position, complete the following:			
Name of Employer		Self Employed <input type="checkbox"/>	Type of Business
Position/Title		Dates From	To
What is your gross monthly income from employment before any deductions ?		\$	
Do you receive Social Security or Public Assistance ?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
How much is your monthly benefit ?		\$	
Do you receive a pension or retirement payment ?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
How much is your monthly benefit ?		\$	
Name and address of Pension provider:			
Do you receive Alimony or Child Support ?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
How much do you receive monthly?		\$	
List all other income sources and amounts received.			

Co-Applicant Income Data			
Employer / Company Name		<input type="checkbox"/> Self-Employed	
Address		Years Employed	
Occupation		Phone No.	
What is your gross monthly income from employment before any deductions ?		\$	
Do you receive Social Security or Public Assistance ?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
How much is your monthly benefit ?		\$	
Do you receive a pension or retirement payment ?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
How much is your monthly benefit ?		\$	
Name and address of Pension provider :			
Do you receive Alimony or Child Support ?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
How much do you receive monthly?		\$	
List all other income sources and amounts received.			

## Self - Employment Worksheet

### Compute All Figures On An Annual Basis

For purposes of income eligibility, H & R will only recognize those deductions as designated below. These amounts should be transferred directly from your most recent filed income tax documents and must be verifiable.

If you are not self-employed, disregard this section.

<b>What is your total gross income before any deductions ?</b>	\$
What are the total wages paid to employees or staff only ?	- \$
What is the total rent for offices ?	- \$
What are the total taxes, licenses, fees ?	- \$
What is the actual costs of goods sold ?	- \$
Additional overhead. (Not to exceed 10% of the gross income above.)	- \$
<b>Total net income after all deductions.</b>	\$

## Rental Income Worksheet

### Compute All Figures On An Annual Basis

For purposes of income eligibility, H & R will only recognize those deductions as designated below.

If you do not own rental income property, disregard this section.

<b>What is the total gross rents at full occupancy ?</b>	\$
Deduct 5% vacancy factor from total gross rents above.	- \$
Deduct 15% operating costs from total gross rents above.	- \$
What are the yearly property taxes on this property ?	- \$
What is the total amount paid annually for all mortgages on this property ?	- \$
<b>Net rental income after deductions.</b>	\$

## Property Data

List Name and Address For All Persons Legally On Title To This Property
1.
2.
3.
4.

How many years have you owned this property ?	
How many bedrooms are there in this structure ?	

How much do you pay yearly for property taxes ?	\$
Is this included in your mortgage payments ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How much do you pay yearly for hazard insurance ?	\$
Is this included in your mortgage payments ?	<input type="checkbox"/> Yes <input type="checkbox"/> No

What is the approximate appraised value of this property ?	\$
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**Mortgage Information**  
The Information Below Must Be Complete

1st Lenders Full Name		
Address		Loan No.
Original Loan Amount	Balance	Monthly Payment
2nd Lenders Full Name		
Address		Loan No.
Original Loan Amount	Balance	Monthly Payment
3rd Lenders Full Name		
Address		Loan No.
Original Loan Amount	Balance	Monthly Payment

<b>Specify All Other Debt On This Property</b>	

## Applicant and Co-Applicant Debt History

How much is your average monthly utility bill ?	\$	
How much is your monthly auto payment(s) ?	\$	
<b>List All Credit Cards</b>		
<b>Name / Type</b>	<b>Balances</b>	<b>Monthly Payment</b>
<b>List All Other Monthly Debts</b>		
<b>Name / Type</b>	<b>Balances</b>	<b>Monthly Payment</b>
Have you ever had any outstanding judgements ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever had any property foreclosed upon ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you been declared bankrupt within the last 7 years ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever been party to a lawsuit ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If you answered <b>"YES"</b> to any of the above questions, please explain :		

Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any part of the down borrowed? (Complete only if a purchase transaction.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you intend to occupy property for 14 or more days? If "No," will you occupy property for 14 or more days?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
Reg 0 Code: <input type="checkbox"/> Employment/Officer Senior VP & above (X) <input type="checkbox"/> Employee/Officer below Senior VP (0) <input type="checkbox"/> Employee/Non officer(E)	

The undersigned specifically acknowledge(s) and agree(s) that (1) the loan requested by this application will be secured by an interest in the collateral described herein; (2) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (3) verification or reverification of any information contained in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (4) the Lender, its agents, successors and assigns will rely on the information contained in the application and if any of the information changes, borrower shall inform lender; (5) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (6) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender without notice to me; (7) the collateral will not be used for any illegal or prohibited purpose or use; (8) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrowers regarding the collateral, the condition of the collateral, or the value of the collateral.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Disclosure for Appraisals: Lender will make arrangements for an appraisal or evaluation to be used internally in the evaluation of your loan application. In doing so Lender does not warrant the sales price, value, and/or ability to borrow against the property. Disclosure of Right to Receive a Copy of An Appraisal: If you are applying for a loan to be secured by a 1-to-4 family dwelling, you have the right to a copy of any appraisal or other property valuation used in connection with your application for credit. We routinely provide a copy of the appraisal or other property valuation to you at the time your loan is closed, denied, or withdrawn (as long as we have received sufficient funds to cover the cost of the appraisal). If you did not receive copy, please write to Lender at the following mailing address: Attn: Lending Support, FIS2034, P.O. Box 834, Seattle, WA 98111. In your letter, give us (1) your name, application or loan funding, as applicable.

Notice: Anyone who inquires about the availability of credit from the Lender has the right to file a written loan application with us.

Underwriting Standards: Anyone who inquires about the availability of credit from the Lender has the right to file a written loan application with us.

Underwriting Standards: Anyone who inquires about availability of credit from Washington Mutual Bank fsb or Washington Mutual Bank, FA has the right to receive a copy of our loan underwriting standards. To obtain a copy of our loan underwriting standards, simply contact the manager at any one of our offices.

Borrower's Signature

Date

Co- Borrowers Signature

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



# Washington Mutual

## ADDENDUM TO LOAN APPLICATION (Credit Authorization Release)

I/We hereby authorize (the "Lender"), and any of its agents and assignees, to verify my/our employment record(s), banking accounts, credit history, and/or any other information which any of them finds necessary in connection with my/our Federal Housing Administration, Veterans Administration, Conventional or other home loan applications.

I/We understand that this verification may be completed prior to loan closing as a part of the application process, and/or after closing as a part of the Lender's Quality Control Program. It may also be completed as a part of Lender's servicing or collection of the loan, or in consideration of any other product or service which the Lender may consider offering me/us in the future and at any time throughout the life of the loan. I/We understand that use of a photocopy of this form may be necessary to verify one or more of my/our credit references. I/We authorize this use and request that a photocopy be honored.

I/We certify that: (1) if an Adjustable Rate Mortgage has been selected, I/we have received a copy of the CHARM Booklet and the mortgage Loan Disclosure Statement; (2) if I/we are applying for a loan to purchase or construct a secured by a first lien in real property, [I/we have received a copy of the HUD Booklet; (3) all of the loan application information is true and complete; and (4) I/we understand that any intentional or negligent misrepresentations in conjunction with this application could result in civil liability and/or criminal penalties.

Lender's affiliate, Washington Mutual Insurance Services, Inc. would like to contact you with a low cost insurance quote for hazard and, if applicable, flood insurance. Check this box only if you do NOT want the Lender to share information about your application and the subject property with its affiliate for this purpose. Purchasing hazard and/or flood insurance from the Lender's affiliate is not a requirement for obtaining the loan.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

*NOTICE TO APPLICANTS: This is notice to the applicants as required by the Right to Financial Privacy Act of 1978 that HUDIFHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUDIFHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.*

### **Taxes and Insurance/Escrow Account (commonly known as "Impounds" in certain locations)**

I/We understand it will be a requirement to (1) maintain fire and other hazard insurance as determined necessary by Lender; (2) pay property tax assessments and other amounts due to third parties as set forth in the loan documents; and (3) pay premiums required to maintain r-mortgage insurance if Lender requires as a condition of the loan.

In addition, I/we understand that at any time, Lender (1) reserves the right to require an escrow account in certain circumstances, at its option, except as prohibited by law and (2) may choose to require escrow account to assure timely performance of future obligations. In addition, if I/we fail to pay taxes and maintain insurance, Lender may, but need not, advance funds to satisfy these obligations. If Lender does so, Lender may charge a fee and/or interest at the note rate of the amount advanced.

If an escrow account is not required, you may request Lender to establish. I/We understand Lender will not pay interest on any amounts held in escrow account unless required by law to do so.

**Environmental Applicant’s Certification**

I/We (the above named applicants) do hereby represent and warrant that I/we are not aware of any substances, materials or products which may be an environmental hazard such as, but not limited to, asbestos, formaldehyde, radon gas, lead-based paint, fuel or chemical storage tanks (above or below ground) and contaminated soil or water on the subject property. I/We acknowledge that the Lender is relying on this representation and warranty as a material part of its loan application process. I/We also are not aware of any landfill on the property or portion thereof. Exceptions to the above:

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I/We further acknowledge: (1) receipt of applicable disclosures from the seller in purchase transactions; (2) that lead-based paint may exist in housing constructed prior to 1978; (3) that the Lender performs no environmental investigation on my behalf and owes no duty to me/us to identify lead-based paint or any other environmental condition which might impact the property or its residents; and (4) that it is my/our sole obligation to investigate for potential impact to the property from environmental conditions.

**Lender’s Attorney**

It is the responsibility, of the Lender's Attorney to protect the Lender’s interest. Applicant may, at Applicant's expense, engage an an attorney of Applicant’s choice to represent Applicant’s interest in the transaction.

*Notice to Applicants*

*As part of the verification process discussed above, a credit report will be ordered from a consumer reporting agency. You may receive a telephone call from a representative of one of these agencies to review credit information you have already provided and to seek additional details required to complete your report. The telephone interview will also provide you with an opportunity to inform the consumer reporting agency of any disputes and to locate and correct any errors.*

*Loans selected after closing for reverification of information, as part of the Lender's Quality Control Program, may have a second report ordered from a different consumer reporting agency. If your loan is selected for this process, you may also be contacted by the second consumer reporting agency; in this event, the Lender may, but is not required to, send you written notification of the pending contact.*

*The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies, maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.*

1763 (12-99)

# CITY OF MENLO PARK HOUSING AND REDEVELOPMENT REHABILITATION LOAN PROGRAM

701 Laurel Street Menlo Park, CA. 94025 (650) 330-6706 Fax (650) 327-1759

Note : Photocopy Blank Form Prior To Completing If More Than One Form Is Needed

## Verification of Employment

- a) Applicant to fill in and complete all information requested on lines 1 through 6.
- b) Applicant to sign and date the form on line 7.
- c) Applicant to return this form with the attached program application.

Note : Incomplete forms will not be processed.

**Employer**

You are hereby requested and authorized as my employer to release the information below. Please complete the lower portion of this form and return it to the agency designated at the top of this form.

<b>1. Applicant Name</b>
<b>2. Mailing Address</b>
<b>3. City, State, Zip</b>
<b>4. Name of Employer</b>
<b>5. Address of Employer</b>
<b>6. City, State, Zip</b>

**7.** \_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Applicant - Do Not Write In This Box**

<b>Employer</b> Please complete the information below and return it to the agency designated above at the earliest possible date.		
Position or Title Held		
Date of Employment	Full or Part Time	
Salary	Hourly	Annually
Overtime	Commissions	Bonuses
Total Amount Paid During Last Taxable Year		
Probability of Continued Employment or other remarks		
Signature and Title of Person Completing This Form		Date



**CITY OF MENLO PARK  
HOUSING AND REDEVELOPMENT  
REHABILITATION LOAN PROGRAM**

701 Laurel Street Menlo Park, CA. 94025 (650) 330-6706 Fax (650) 327-1759

Note : Photocopy Blank Form Prior To Completing If More Than One Form Is Needed

**Verification of Benefits**

- a) Applicant to fill in and complete all information requested on lines 1 through 8.
- b) Applicant to sign and date the form on line 9.
- c) Applicant to return this form with the attached program application.

Note : Incomplete forms will not be processed.

1. Applicant Name
2. Mailing Address
3. City, State, Zip
4. Social Security or I.D. Number
5. Type of Benefit
6. Name of Benefit Provider
7. Address of Benefit Provider
8. City, State, Zip

**Benefits Provider**

You are hereby requested and authorized as my Benefits provider to release the information below. Please complete the lower portion of this form and return it to the agency designated at the top of this form.

9. \_\_\_\_\_  
 - Signature Date

**Applicant - Do Not Write In This Box**

<b>Benefits Provider</b>	
Please complete the information below and return it to the agency designated above at the earliest possible date.	
Type of Benefit <input type="checkbox"/> SS <input type="checkbox"/> SDI <input type="checkbox"/> Pension <input type="checkbox"/> Other (List)	
Monthly Amount of Benefit	Annual Amount of Benefit
Number of Years Benefit Received	Anticipated Continuance <input type="checkbox"/> Yes <input type="checkbox"/> No
If "No", Please Explain or Other Comments	
Signature and Title of Person Completing This Form	Date



**CITY OF MENLO PARK**  
**HOUSING AND REDEVELOPMENT**  
**REHABILITATION LOAN PROGRAM**

701 Laurel Street    Menlo Park, CA.    94025    (650) 330-6706    Fax (650) 327-1759

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**Notification of Possible Lead Based Paint Hazard**

The building you occupy is to be rehabilitated under a federally funded housing rehabilitation program. The following notification is provided to you under U. S. Department of Housing & Urban Development Rule 24 CFR Parts 510, 511, 570 and 590..."

If the property you live in was constructed prior to 1978 it may contain lead based paint. Young children often chew on painted surfaces or eat paint chips which have come off damaged painted surfaces; the ingestion of lead based paint may be hazardous. Lead poisoning is dangerous, especially to children under the age of six (6). It can eventually cause serious health problems including possible mental retardation, blindness, paralysis or even death.

There are precautions you may take to eliminate the hazards of lead based paint poisoning; make sure all painted surfaces are sound and tight; remove any loose paint and cover treated area with a new sound coat of paint or wall paper; remove protruding moldings which your children may chew; and primarily, prevent your children from chewing on painted surfaces.

Typical symptoms of lead poisoning are abnormal irritability, stomach aches, vomiting, headaches, lethargy, and abnormal eating habits.

If your child is under the age of six and you believe that he or she has eaten chips of paint, it is advisable to get your child tested for Elevated Blood Lead Level which may indicate that lead based paint is present in your building. Blood lead level screening is available either through your own physician or at a hospital in your area. If you have this test done and it indicates an excessive absorption of lead you must notify us within two (2) weeks of receipt of this notice so that we can make provision for testing of your unit to confirm the presence of lead based paint and, if necessary, to provide for the elimination of the hazard.

**This Must Be Done Within Two Weeks of Receipt of This Notice**

- I do not have a child under the age of six (6).
- I have a child under the age of six (6), but choose not to have a Blood Level test done at this time.
- I have a child under the age of six (6), and will obtain a Blood Level test and will notify H&R if the test results indicate an excessive absorption of lead.

I acknowledge receipt of a copy of this notice and I have signified the appropriate action above.

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Signature of Applicant

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Date

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# NOTIFICACIÓN DE PINTURAS A BASE DE PLOMO

## PROPIETARIOS E INQUILINOS DE VIVIENDAS CONSTRUIDAS ANTES DE 1978

### "ATENCIÓN, ENVENENAMIENTO POR PINTURAS A BASE DE PLOMO"

**SI ESTA PROPIEDAD** fue contruida antes de 1978 existe la posibilidad de que contenga pintura a base de plomo. **Lea la siguiente informacion relacionada con el envenenamiento de pintura a base de plomo.**

**Fuentes de la pintura a base de plomo.** El interior de las casas y departamentos más antiguos con frecuencia presenta capas de pintura a base de plomo en las paredes, los cielorrasos, los alféizares de las ventanas, las puertas y los marcos de las puertas. La pintura y los aprestadores a base de plomo también pueden haber sido utilizados en balcones exteriores, barandas, garages, escaleras de incendio y postes de iluminación. Cuando la pintura se astilla, se descascara o se desprende, puede existir un verdadero peligro para los niños pequeños. Los niños pueden llevarse a la boca las astillas de pintura o morder las barandas pintadas, los alfeizares de las ventanas u otras partes pintadas cuando sus padres no están cerca. También pueden ingerir el plomo aún cuando no se hayan llevado específicamente a la boca las astillas de pintura. Por ejemplo, cuando juegan en un lugar en el que hay astillas sueltas de pintura o partículas de polvo que contienen plomo, éstas pueden adheríseles a las manos, y al llevárselas a la boca, ingerir una cantidad peligrosa de plomo.

**Peligros de la pintura a base de plomo.** El envenenamiento con plomo es peligroso, especialmente para los niños menores de 7 años. Pueden llegar a producir retraso mental, ceguera y hasta la muerte.

**Sintomas del envenenamiento de pintura a base de plomo.** ¿Su niños han estado especialmente caprichosos o irritable? ¿Tiene dolores de estómago o vómitos? ¿Se queja de dolores de cabeza? ¿No quiere jugar? Estos pueden ser sintomas de envenenamiento con plomo. Sin embargo, muchas veces no se presenta síntoma alguno. El hecho de que no se presenten síntomas no quiere decir que usted no deba preocuparse si su niño ha estado expuesto a la pintura a base de plomo.

**Conviencia y disponibilidad de los exámenes para determinar el nivel de plomo en la sangre.** Si usted sospecha que su niño se ha llevado a la boca astillas de pintura o alguien se lo dijo, debe llavarlo al medico o a una clinica para que lo examinen. Si el examen muestra que el niño tiene un alto nivel de plomo en a sangre, existe tratamiento para ello. Solicite ayuda o más información a su medico o el departamento de salud más cercano. El program Medicaid contempla el examen y el tratamiento del plomo para las personas eligibles. Si se identifica un alto nivel de plomo en sangre de su niño, notifique inmediatamente a la Oficina de Desarrollo Comunitario u otro organismo al que usted o el propietario de su edificio hayan solicitado asistencia para rehabilitación, para que puedan tomarse las medidas necesarias para inspeccionar la unidad y detactar el riesgo de pintura a base de plomo. Si la unidad tiene pintura a base de plomo, usted puede recibir asistencia para eliminar ese riesgo.

(mas)

**Precauciones para prevenir el envenenamiento de pintura a base de plomo.** El envenenamiento de pintura a base de plomo pueda evitarse tomando algunas medidas de mantenimiento preventivo. Observe las paredes, los cielorrasos, los marcos de las puertas y los alféizares de las ventanas. ¿Existen lugares en los que la pintura esté descascarándose, astillándose, desprendiéndose o pulverizándose? En esos casos, hay ciertas medidas que puedo tomar de inmeddiato para proteger a su niño:

(a)Cubra todos los muebles y artefactos;

(b)Polvo que contenga plomo puede ser dañino para la salud. No use aspiradoras mecanicas para remover las particulas sueltas de pintura. Barra y limpie con un estropajo humedo;

(c)Barre todas las partículas de pintura y de revoque y colóquelas en una bolsa de papel o envuélvalas en un diario y arroje los paquetes a la basura. **NO LOS QUEMA**; (d)No deje astillas de pintura en el suelo de los fosos de las ventanas. Limpie con un estropajo húmedo el suelo y al alféizar de las ventanas alrededor de los lugares afectados para eliminar todo el polvo y partículas de pintura. Es fácil y muy importante mantener esas áreas limpias de astillas de pintura, polvo y suciedad, y; (e)No deje al alcance de sus niños trozos sueltos de pintura, ya que los niños pueden arrancar la pintura suelta de la parte inferior de las paredes.

**Mantenimiento y tratamiento del riesgo de pintura a base de plomo.** Como propietario, usted debe tomar las medidas necesarias para mantener su casa en buenas condiciones. Las filtraciones de agua por defectos de plomería, techos defectuosos y agujeros a roturas exteriores pueden hacer penetrar la lluvia y la humedad en el interior de su casa. Estas condiciones dañan las paredes y los cielorrasos y hacen que la pintura se desprenda, se quiebre o se descascare. Deben corregirse de inmediato, Antes de pintar nuevamente, todas las superficies que se desprenden, se quiebran, se astillan o se aflojan, deben limpiarse cuidadosamente, removiendo o cepillando la pintura suelta de la superficie, y pintándola con dos (2) manos de pintura que no contenga plomo. En vez de cepillar y pintar de nuevo, la superficie puede cubrirse con otro material, como madera laminada, yeso o revestimiento. Tenga en cuenta que cuando se cepilla o se lija la pintura a base de plomo, se produce polvo, que puede ser peligroso. El polvo pueda penetrar en el cuerpo al respirar o al tragar. El uso del calor o los removedores de pintura puede originar vapores o emanaciones que pueden producir envenenamiento si se inhalan por mucho tiempo. Siempre que sea posible, la eliminación, de la pintura a base de plomo debe realizarse cuando no hay niños o mujeres embarazadas en el lugar. **Pintando sobre las superficies que contienen pintura defectuosa a base de plomo no se elimina el riesgo. Recuerde que como adulto, usted desempeña un importante papel en la prevención del envenenamiento con plomo. Sus actos y su conciencia sobre el problema del plomo pueden representar una gran diferencia.**

**Responsabilidades de los inquilinos y propietarios.** Notifique inmediatamente a la oficina de administración o la institución a través de la cual esté comprando su casa, si la unidad tiene pintura que se desprende, se astilla, se pulveriza o se descascara, si la plomería presenta pérdidas, o si el techo tiene defectos. Coopere con el esfuerzo de esa oficina para reparar la unidad. **Recibi copia de la notificación titulada "Atención al envenenamiento por pinturas a base de plomo."**

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Firma

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Fecha

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Departamento