Applicant's Name (print legibly):_____

KIHA Use Only: Date & time signed application received by KIHA: Date: _____ Time: _____

WEATHERIZATION/RENOVATION PROGRAM APPLICATION PACKET

By:

INSTRUCTIONS: COMPLETE & RETURN THIS ENTIRE APPLICATION PACKET. DELIVER, FAX OR MAIL YOUR COMPLETED PACKET (including this page) TO: KODIAK ISLAND HOUSING AUTHORITY Attn: Housing Advocate 3137 MILL BAY ROAD KODIAK, AK 99615 Telephone: (907) 486-8111 Fax: (907) 486-4432 or 486-8723 Email: info@kiha.org

Office Hours: 8:00 AM - 12:00 Noon & 1:00 PM - 4:30 PM Monday through Friday (Except holidays) (Closed 12:00 Noon to 1:00 PM for lunch)

Under the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), Kodiak Island Housing Authority will offer a home weatherization and renovation program. The program will address weatherization items, health and safety issues, renovations for handicap accessibility, and other renovations and work items as defined in this policy. KIHA shall have sole discretion in determining the eligible work items it will include in the program and shall have the discretion to approve, disapprove, or deny any individual application or work item.

The program is available to Alaska Native/American Indian families and single persons who financially qualify for NAHASDA assistance, and who own and reside in their homes on Kodiak Island. It is KIHA's intent to provide work only on units that are owned by eligible applicants and are utilized as the applicant's principal place of residence.

Kodiak Island Housing Authority will implement the program in a manner consistent with its overall policy of providing decent, safe, sanitary and affordable housing to participant households under the requirements of NAHASDA.

Weatherization/Renovation Program Application Checklist

The following is a list of information necessary to properly document your application file. Some items may not apply to you.

The sooner you provide this information, the faster we can assist you. Failure to provide the information will result in determining your application as incomplete.

Additional items may be required. Upon availability of a unit, our office may request updated information. We recommend that you retain all documentation so that it is easily accessible.

Please include these items for all household members.

- Completed, legible application, with signatures from all property owners
- Proof of Ownership: Of property weatherization is being applied for. I.e. Copy of Deed, Title Policy, Tax Billing, etc.
- Photo ID: for all household members aged 18 or older
- Birth certificate and Social Security Card: for <u>all</u> household members, including applicant and children
- Certificate of Indian Blood for primary applicant: must contain blood quantum
- **Tribal Enrollment Card (If applicable)**
- **Most recent paystubs:** covering a 6-week period, or a printout from your employer
- All additional sources of income: such as Native dividends, PFD, public assistance, senior care, Social Security, VA, pensions, annuity, IRA, note receivables, child support, divorce settlements, rental income, etc.
- Final paystub from all employers in the last 12 months: Last paystub or printout of earnings from all other employers this year
- Most recent money account statements: covering a 2-month period (including checking, savings, Money market, IRA, stock, investment, etc)
- **Tax forms:** W-2's & 1099's for the past 2 years
- Tax returns: including all pages & schedules for the past 2 years. If you don't have these you may obtain them from your tax preparer or directly from IRS. Call IRS at 1-(800) 829-1040 to obtain a transcript or a copy. Be aware-this process takes several weeks!
- □ Names & addresses of current loans on subject property and loan balances.
- Custody agreements: If you have partial, shared or temporary custody of children, you must provide documentation that addresses your custody rights
- Immigration status documentation: for any household member who is not a US citizen
- Over the age of 62: If the head of household is 62 or older and you have un-reimbursed medical insurance premiums or medical expenses, please provide evidence of your expenses
- Child care/Disabled person(s): Documentation for expenses to provide care for children or for a disabled family member

Kodiak Island Housing Authority Program Limits

The minimum income is \$1000 per month or \$12000 per year for NAHASDA assisted rental programs. The following income limits are the maximum for each program. Your total yearly gross income may not exceed these limits to be eligible.

The Guidance provides the latest published HUD Income Limits applicable to the Indian Housing Block Grant (IHBG) program, effective April 24th, 2024. This Guidance replaces Program Guidance 2023-01. Updated 7/6/2023

2024 Alaska MFI Limits

	2024 Median Family Income			\$111,800		Alaska		
0-	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 62,608	\$ 71,552	\$ 80,496	\$ 89,440	\$ 96,595	\$ 103,750	\$ 110,906	\$ 118,061
100%	\$ 78,260	\$ 89,440	\$ 100,620	\$ 111,800	\$ 120,744	\$ 129,688	\$ 138,632	\$ 147,576

How do you file a housing application?

You are required to complete an application form. Do not leave any section blank. Mark "N/A" if the section does not apply. The head of household and other adults must sign the application when it is complete. We will assist you with any questions or concerns you may have in completing your application. An incomplete application will delay your eligibility.

What information is verified or checked for my housing application?

The following information will be verified: Family income, assets, social security numbers, immigration (alien) status, identity of adults, age and relationship of person listed on application if questionable, preference status (if claimed), and /or Alaska Native/American Indian Status (if claimed for preference in admission.)

Other information that may be checked includes: *Criminal History *Prior landlord references *Personal references *Past participation in Federal Housing *Credit History

When will I hear on my application?

You will be notified of your eligibility. Questions about your application can be answered by calling 486-8111 or 1-800-478-5442.

Verbal and/or written notification of offer will be provided.

WEATHERIZATION/RENOVATION PROGRAM POLICY FOR NON-HUD HOMES OWNED BY NAHASDA ELIGIBLE FAMILIES AND SINGLES

1. Eligibility Factors

To ensure that only eligible applicants receive assistance, KIHA requires verification of all factors of eligibility. To be eligible a family or single must:

- 1. Meet the NAHASDA income limits as established by HUD.
- 2. Own and occupy the unit being assisted under the program as their principal place of residence.
- 3. Provide proof of Alaska Native/ American Indian blood.
- 4. Must permit KIHA to perform the work on the unit in a manner, which KIHA determines is the most cost efficient and expeditious.
- 5. Provide proof of ownership of the home.
- 6. Provide proof of insurance naming KIHA as co-insured if work performed by KIHA exceeds \$5000.
- 7. If the cost of eligible work items will exceed \$5000, homeowner must agree to a deed of trust or similar security on the property for a period of 10 years to permit KIHA to recapture a portion of its investment should the property be sold within 10 years of completion of the work. After 10 years, the deed of trust or other security will convey.

2. INCOME LIMITS FOR THE PROGRAM

To be eligible, family income cannot exceed the current yearly gross income as identified in the HUD income guidelines.

Families or singles whose gross annual income exceeds the NAHASDA limit may be ineligible for assistance. However, elderly applicants (Age 62 and Over) whose annual income is at 80 – 100% of the HUD published area median family income limits may be considered eligible for the Program in accordance 24 CFR 1000.110.

Participants will be required to complete an application in writing. Applications are available from KIHA at 3137 Mill Bay Road, Kodiak AK 99615. Participants shall be required to provide accurate information on all sources of family income and provide proof of ownership of the home. Participants shall be required to sign appropriate release and consent forms so that income can be verified by KIHA. Refusal to cooperate with income and program qualifying activities shall disqualify an applicant.

Fraud or misrepresentation in the application process is a serious matter and shall be grounds for disqualification from all housing assistance programs administered by KIHA.

If it is discovered that an applicant has misrepresented his/her situation, family income, or other pertinent

factors, and KIHA has already performed work on the unit, KIHA shall determine if the misrepresentation results in ineligibility for this program. If it is determined that the applicant is not eligible for the program, and has received work on their home they were not entitled to receive, KIHA shall require the applicant to repay KIHA in full for all actual costs associated with the work that has been performed on the unit. If the applicant refuses to repay KIHA, KIHA shall use the full extent of the law to pursue this debt.

The homeowner(s) participating in this program must authorize KIHA to inspect the home to determine the work items that will be covered under the program. KIHA shall meet with successful applicants to write up a work plan itemizing the work items to be performed by KIHA under this program. Final determination of the eligible work items authorized for program participation and for any work to proceed rests with KIHA. KIHA may, as a condition of program participation, require the participant to limit KIHA's liability (to the extent permitted by law) and to formally acknowledge program conditions and restrictions, such as limited warranties for work performed by KIHA.

3. Eligible Work Items

- Insulation
- Doors
- Windows
- Siding
- Roofing
- Weather stripping and caulking
- Heating systems
- Ramps
- Interior renovations for accessibility
- Structural
- Plumbing
- Electrical
- Other items as determined by KIHA

4. Cost/Insurance

Assistance provided under this program shall be at no cost to the eligible participant. If the value of the work provided under the program exceeds \$5000, the participant must provide proof of homeowner's insurance naming KIHA as co-insured under the policy. There are no insurance requirements for work valued at less than \$5000. However, in no event will KIHA be liable for any losses, damages, costs, or injuries, which are attributed to the acts or omissions of the homeowner, the occupants of the home, or any third parties.

5. Recapture Provisions

Under this program, KIHA will not authorize work that exceeds 75% of the proposed replacement value of the unit after improvements. When the value of the work provided under this program exceeds \$5000, KIHA shall require the homeowner to execute appropriate security documents (such as a second deed of trust) which permit KIHA to recapture its investment should the homeowner sell the unit within 10 years of the completion date of the work. Refusal to agree to the recapture schedule and second deed of trust will make a family ineligible for any work in excess of \$5000.

The parameters of the recapture schedule shall be as follows:

<5 YRS	100%
6 YRS	80%
7 YRS	60%
8 YRS	40%
9 YRS	20%
10 YRS	0%

6. Eligible Units

Single family units owned and occupied by an eligible Alaska Native/American Indian family shall be eligible under the program. Rental units and mobile homes do not qualify under the program. KIHA owned HUD units, which have not been conveyed to the homeowner, do not qualify (i.e. Mutual Help units.) KIHA reserves the right to decline an application for any home which is in hazardous or unsafe condition, or which KIHA deems to present an undue risk of harm to workers or visitors. The homeowner shall be exclusively responsible for providing safe and convenient access to work areas.

<u> 7. Other</u>

Applicants Certification: Applicants that become landlords ("Must" have KIHA written approval), must annually certify to KIHA that the occupants of the property are persons of lower- to moderate-income. KIHA will monitor during the term of the recapture agreement to assure the Applicant(s) is in compliance. The Applicant(s) at a minimum must apply due diligence in verifying that its occupants are persons of lower-to moderate-income and have available documentation on each occupant to substantiate this finding;

Rents: If an Applicant becomes a landlord, rents may not be adjusted so as to displace such persons. The Applicant(s) must rent to occupants who are persons of lower- to moderate-income for the duration of the Recapture Agreement.

Applicants who owe money to KIHA or other Federal Housing Programs shall be ineligible for this program until the amounts owed are paid in full and verification is provided.

Program shall be ongoing until terminated by KIHA. Length of program shall depend upon funding and need. KIHA may change the scope of the program, program policies, or terminate the program at any time.

Applications can be obtained by contacting:

Kodiak Island Housing Authority 3137 Mill Bay Road Kodiak, AK 99615 907-486-8111

KODIAK ISLAND HOUSING AUTHORITY APPLICATION WEATHERIZATION/RENOVATION PROGRAM

- Instructions: <u>Please print legibly.</u> Complete all information, or indicate N/A if it does not apply.
- > Failure to provide information may cause your application to be denied.

1. Applicant Information (head of household):

Full legal name:						
Sex: M F Social	Security #:	Date of birth:				
Are you a U.S. Citizen?Ye	esNo	Are you a	a Native American?	_Yes		_No
Marital Status:	if you are m	narried, Is your	spouse the co-applicant	?	_Yes _	No
Current mailing address:						
Current Physical residence addres	S:					
Daytime phone:	Cell phone: _		Work phone:			
Email address:						
Name of current Employer:			Start Date:			
Employer's mailing address:						
Employer's phone number:						
Current Landlord name:			Phone:			
Name of your nearest living relative	9:		Phone:			
List other names you have used in	the past 10 years	, including nic	knames:			
2. Co-applicant Information:						
Full legal name:						
Sex: M F Social	Security #:		Date of birth	:		
Relationship to Applicant:						
Are you a U.S. Citizen?Yo	esNo	Are you a	a Native American?	Yes		No
Current mailing address:						
Current Physical residence address	s:					
Daytime phone:	Cell phone:		Work phone:			
Email address:						
Name of current Employer:						
Employer's mailing address:						
Employer's phone number:		_Fax:	Email:			
Current Landlord name:			Phone:			
Name of your nearest living relative	e:		Phone:			

3. HOUSING INFORMATION: How long have you lived in your home? ______ Years

Is this home your principal place of residence? ____ Yes ____ No

Do you own your home jointly with someone who does not live with you? ____Yes____No

What year was your home built?

HOUSEHOLD COMPOSITION: Complete this information for everyone who lives with you. List yourself first:

LEGAL NAME (Last, First)	Date of Birth	Sex	Relationship to Applicant	Social Security Number	Alaska Native/ American Indian?
			Self		

4. HAVE YOU EVER PARTICIPATED IN ANY FEDERALLY SUBSIDIZED HOUSING PROGRAMS?

YES NO

IF YES, FROM_____TO____; NAME OF HOUSING AUTHORITY_____

CITY & STATE:

DO YOU OWE MONEY TO KIHA OR ANOTHER HOUSING AGENCY? _____Yes _____No

PLEASE EXPLAIN:_____

5. FAMILY INCOME: All money received by every person in your home must be reported. If you are selfemployed or seasonally employed, you must provide proof of income for the past three (3) years. List gross income for all family members (all types: wages, self-employment, government benefits, child support, Native Corp. Dividends, etc.)

FAMILY MEMBER NAME	EMPLOYER\INCOME SOURCE	HOURLY RATE	WEEKLY RATE	MONTHLY AMOUNT	YEAR TO DATE AMT.

IF YES, WHAT TYPE O	F BUSINESS?_
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6. ASSETS: Identify assets owned by your family in the section below. If you answer yes, please provide

complete information. Include assets of all family members. Use additional sheets of paper if necessary.

LUE

Have you sold or given away any asset in the past two years? Yes _____ No _____ If yes, explain:

7. Do you have a relationship with any Kodiak Island Housing Authority employee?

_____No Relationship _____Associated _____Close relative _____Employee _____Member of Family

CERTIFICATION, CONSENT AND AUTHORIZATION:

I/We certify that the information I/we have provided to Kodiak Island Housing Authority in this application is true and correct. I/We authorize Kodiak Island Housing Authority to obtain a credit report or other form of verification regarding the information I have provided. I/We consent to and authorize Kodiak Island Housing Authority to verify any and all information provided here.

I/We understand that false statements or information is punishable under Federal Law. I/We agree that Kodiak Island Housing Authority may terminate any agreement with me, if I/We have made a false statement or am aware of a false statement in this application. I/We authorize a photocopy of my signature below to be used and accepted as though it were an original signature.

Applicant's signature:	
Printed name of applicant:	Date signed:
Co-Applicant's signature:	
Printed name of Co-Applicant:	Date signed:
Kadiak laland l lavaina Avthavity daga nat diagriminata anainat	nu navnan haanvan of vana salav valinian sav diashility familial atatu

Kodiak Island Housing Authority does not discriminate against any person because of race, color, religion, sex, disability, familial status or national origin. We do business in accordance with the Federal Fair Housing Law. If you believe you have been discriminated against you may contact the Fair Housing and Equal Opportunity toll-free hotline at 1-(800) 669-9777 {TTY users: 1-(800) 927-9275}, or via the internet at www.hud.gov.

KODIAK ISLAND HOUSING AUTHORITY Housing Needs Assessment Survey WEATHERIZATION/RENOVATION PROGRAM

Kodiak Island Housing Authority is conducting a survey to gather information concerning the housing needs of Alaska Native/American Indian people within their jurisdiction. Your help in gathering this information is a very important part of identifying housing needs so that Federal funds can be allocated to meet those needs. This survey is required prior to consideration of your application.

PLEASE ANSWER THESE QUESTIONS ABOUT YOUR CURRENT HOUSING SITUATION

NAME:_____

MAILING ADDRESS:

RESIDENCE ADDRESS:

PHONE NUMBER:_____

1. Do you rent or own where you currently reside?

RENT
OWN
OCCU

OCCUPY WITHOUT PAYMENT OF RENT

2. What type of home do you live in?

SINGLE FAMILY HOME
 MOBILE HOME/MANUFACTURED HOME ON OWN LOT
 MOBILE HOME/MANUFACTURED HOME IN PARK
 DUPLEX (2 unit structure)
 APARTMENT (3 or more unit structure)
 RESIDE WITH ANOTHER FAMILY
 OTHER (please specify)

3. How many rooms do you have in your home?

_____ ROOMS (do not count bedrooms, bathrooms, utility rooms, porches, hallways, foyers, or half rooms)

_____ BEDROOMS (please indicate the number of bedrooms)

4. Please estimate the year your house was built.

BEFORE 1940

1970-1978

1940-1969

AFTER 1978

SOME QUESTIONS ABOUT THE CONDITION OF YOUR HOME:

5. Please check the appropriate box for each of the following questions.

Question	Yes	No
DOES YOUR HOME HAVE A CONTINUOUS FOUNDATION?		
IS YOUR ELECTRICAL SYSTEM SAFE AND IN GOOD WORKING CONDITION?		
DOES YOUR PLUMBING SYSTEM LEAK, CLOG OFTEN, OR REQUIRE FREQUENT REPAIR?		
DOES YOUR HOME HAVE ANY FLOORS OR CEILINGS THAT SAG, CONTAIN LARGE CRACKS, OR SHOW SIGNS OF CONTINUAL DAMPNESS OR WATER STAINS?		
DOES YOUR HOME'S ROOF SAG, LEAK, OR HAVE POOR DRAINAGE?		
DOES YOUR HOME NEED TO BE MADE ACCESSIBLE FOR A FAMILY MEMBER?		

6. Please rate the general condition of each of the following elements in your home by checking the appropriate box below.

Element	Good	Adequate	Needs Repair	Comment on Repairs Required
Plumbing				
Electrical system				
Heating system				
Foundation				
Interior walls				
Exterior siding				
Roof				
Floors				
Windows				
Insulation				

7. Please rate the overall condition of your current dwelling.

EXCELLENT (no repairs needed) GOOD (only a few minor repairs needed)

FAIR (needs many minor repairs)

POOR (needs major repairs)

8. Please list or describe any additional problems with your home, not identified above:

9. When is the best time to contact you?

Contact phone number:

KODIAK ISLAND HOUSING AUTHORITY

3137 Mill Bay Road, Kodiak, AK 99615

Phone: 907-486-8111 Fax: 907-486-4432

APPLICANT\TENANT CERTIFICATION

Giving True and Complete Information

I certify that all the information provided on household composition, Social Security numbers, U.S. Citizenship, income, family assets and items for allowance and deductions, is accurate and complete to the best of my knowledge. I certify that the information given is true and correct.

Reporting Changes in Income or Household Composition

I know I am required to report within 10 days in writing any changes in income and any changes in my household size (when a person moves in or out of the unit). I understand the rules regarding guests\visitors under current KIHA programs and when I must report anyone who is staying with me.

Reporting on Prior Housing Assistance

I certify that I have disclosed where I received any previous Federal housing assistance and whether I owe any money to another Federal program. I certify that for this previous Federal assistance I did not commit any fraud, knowingly misrepresent any information, or vacate the unit in violation of the lease.

No Duplicate Residence or Assistance

I certify that the house or apartment for which I will receive assistance from KIHA or for which I am currently receiving assistance from KIHA, will be my principal residence and that I will not obtain duplicate Federal housing assistance while I am in this current program. I will not live anywhere else without notifying KIHA immediately in writing. I will not sublease my assisted residence.

Cooperation

I know I am required to cooperate in supplying all information needed to determine my eligibility, level of benefits, or verifying my true circumstances. Cooperation includes attending pre-scheduled meetings and completing and signing needed forms. I understand failure or refusal to do so may result in delays, denial of assistance, termination of assistance, or eviction.

Criminal and Administrative Action for False Information

I understand that knowingly supplying false, incomplete or inaccurate information is punishable under Federal or State criminal law. I understand that knowingly supplying false, incomplete, or inaccurate information is grounds for denial of assistance, termination of housing assistance and\or termination of tenancy.

Signature and Date of Household Adults

1	Date:
2	Date:
3	Date:



Kodiak Island Housing Authority

3137 Mill Bay Road, Kodiak AK 99615 www.kodiakislandhousing.org Phone: 907-486-8111 Toll Free: 800-478-5442 Fax: 907-486-4432

PRIVACY POLICY

We collect non-public personal information about you from the following sources:

- * Information we receive from you on applications or other forms;
- * Information about your transactions with us or others; and
- * Information we receive from others, such as a consumer reporting agency, court records, employers.

We do not disclose non-public personal information about you to anyone, except as authorized by you or permitted by law.

If you decide to close your account(s) or become an inactive client, we will adhere to the privacy policies and practices as described in this notice.

To maintain security of client information, we restrict access to your personal and account information to those employees who need to know that information to provide you with our products and/or services. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information.

Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us:

Kodiak Island Housing Authority 3137 Mill Bay Road Kodiak, Ak. 99615 Telephone: (907) 486-8111 or Toll free: 1-(800) 478-5442 Website: www.kodiakislandhousing.org

I/we have received a copy of this Privacy Policy.

_____ Dated: _____ _____ Dated:

Kodiak Island Housing Authority

 3137 Mill Bay Road
 Kodiak, Alaska
 99615

 Telephone: (907)486-8111
 Toll free:1 (800) 478-5442
 Fax: (907)486-4432

Authorization for Release of Information

Printed name of Head of Household applicant: _____

I authorize and direct any federal, state, or local agency and any organization, business, or individual to release to Kodiak Island Housing Authority (KIHA) any information or materials needed to complete and verify my application for, or participate in, any KIHA assisted housing program. Verifications and inquiries that may be requested include, but are not limited to:

- * IDENTITY AND MARITAL STATUS
- * CREDIT HISTORY
- * POLICE RECORDS AND CRIMINAL HISTORY
- * EMPLOYMENT INCOME
- * RESIDENCES AND RENTAL ACTIVITY

- * INCOME FROM ANY SOURCE
- * ASSETS OF ANY KIND, INCLUDING ASSETS ASSETS DISPOSED OF WITHIN THE LAST TWO (2) YEARS
- * MEDICAL & CHILD CARE PROVIDERS

Agencies or Individuals That KIHA May Contact

- * PAST AND PRESENT LANDLORDS
- * COURTS AND POST OFFICES
- * SCHOOLS AND COLLEGES
- * LAW ENFORCEMENT AGENCIES
- * UTILITY COMPANIES
- * VETERANS ADMINISTRATION
- * FINANCIAL INSTITUTIONS
- * AK PERMANENT FUND CORPORATION
- * PRIVATE SOCIAL SERVICE AGENCIES
- * PERSONAL REFERENCE

- * PAST AND PRESENT EMPLOYERS
- * DEPT. OF HEALTH & SOCIAL SERVICES
- * DEPT. OF LABOR
- * INTERNAL REVENUE SERVICE
- * DEPT. OF EDUCATION
- * PUBLIC RECORDS
- * SOCIAL SECURITY ADMINISTRATION
- * MEDICAL AND CHILD CARE PROVIDERS
- * PENSION OR RETIREMENT SYSTEMS
- * PAYEES, TRUSTEES

AUTHORIZATION AND CONSENT: I acknowledge and authorize Kodiak Island Housing Authority to verify information regarding my application for a housing program. I understand that this authorization will not be used for any information that is not pertinent to my application for housing. I consent to verification and give permission for a photocopy of my signature below be used and accepted as though it were an original signature. This authorization will expire 15 months from the date signed.

	Date Signed:	
Signature of Applicant	-	
Printed Name of Applicant:		
	Date Signed:	
Signature of Applicant	v	
Printed Name of Applicant:		
	Date Signed:	
Signature of Applicant		
Printed Name of Applicant:		

ACKNOWLEDGEMENT OF PRIVATE INSURANCE COVERAGE:

		_ understand that I am required to provide
proof of Homeowner's coverage, or approved equivalent, on my home located at:		
\	Yes, I currently have coverage with:	
F	Proof of coverage has / has not been provided.	

No, I do not have any insurance coverage on my home or personal effects. However, in the event I am approved for the Weatherization Program, I will provide coverage on my home, as required in the Recapture Agreement and the Deed of Trust.

Date

(Homeowner/Applicant

Date

(Homeowner/Applicant)

(Mailing Address)

(City, State, Zip)