



Be SMART Home Complete Loans

Up to \$30,000 at 4.99% for 10 year term

Unsecured loan for whole house, energy efficiency improvements and weatherization based on a certified energy audit.

Eligibility Requirements:

- Verification of income
- Credit score of 640 or greater
- Debt-to-income ratio of up to 50%

For improvements recommended by a Certified Energy Audit, including:

- Energy Efficient Roof Replacement
- Solar Panels / Geothermal System
- Energy Efficient Heating and Cooling System
 - Insulation in the Attic, Floors and Walls,
 - Ventilating Fans
 - Programmable Thermostats
 - Ceiling Fans
 - Hot Water System Improvements
 - Windows
 - Doors
 - Lighting Retrofit
- Energy Star Appliance Replacement

Get Started Now!

- 1) Complete the attached prequalification
- 2) Once approved, choose auditor for a whole home evaluation (from our approved contractor list)
- 3) Choose your contractor and work to be completed (from our approved contractor list)
- 4) Send us your audit and estimates
- 5) Schedule your work
- 6) We will send you the check in draws
- 7) We will inspect your work before final payment

For more information: www.dhcd.maryland.gov/energy or (301) 429-7402 main number

Be SMART Home Loan Pre-Qualification Form

SUBMIT FORM TO: Email: bemarthome.dhcd@maryland.gov or Fax: 1-240-334-4881

Part 1 – Applicant’s Information

Applicant’s Name:		Co-Applicant’s Name:
Applicant’s Social Security Number:		Co-Applicant’s Social Security Number:
Applicant’s Date of Birth (mm/dd/yyyy):		Co-Applicant’s Date of Birth (mm/dd/yyyy):
Telephone Number (best contact number):		Alternative Telephone Number:
Preferred Email Address:		Alternative Email Address:
Property Address:		
City:	State:	Zip Code:

Part 2 – Financial Statement

Monthly Gross Income Applicant: \$		Monthly Gross Income Co-Applicant: \$
Monthly Mortgage Payment (PITI): <i>(monthly principal, interest, taxes, and insurance)</i> \$		Total Monthly Payments on Long Term Debt: <i>(car loans, student loans, credit cards, etc.)</i> \$
Type of Loan you are applying: <input checked="" type="checkbox"/> Be SMART Home Complete (4.99%)		Estimated Loan Amount required: \$

Part 3 – Applicant Certification and Signature

The information requested in this Pre-Qualification Application form by the Department of Housing and Community Development (the "Department") is necessary to determine if you meet the basic eligibility requirements for a Be SMART Home loan and is not an offer to extend credit to you. Your eligibility for financing will be determined by the Department only upon receipt and review of a complete loan application. Your failure to disclose this information may result in the Department determining that you do not meet the basic eligibility requirements for a loan. Any person who knowingly makes, or causes to be made, a false statement or representation relative to this Pre-Qualification Application may be subject to criminal prosecution, a fine of up to \$5,000 and/or imprisonment up to two years and if a loan has been made, immediate call of the loan requiring payment in full of all amounts disbursed, pursuant to Housing and Community Development Article, Section 4-933, Annotated Code of Maryland.

I/We authorize the Program or its agent to obtain credit information for the purpose of evaluating this application and disclose this same information to local agencies participating in the Program and/or a private lending institution agreeing to participate in the loan.

<i>Applicant Signature</i>	<i>Date</i>	<i>Co-Applicant Signature</i>	<i>Date</i>
----------------------------	-------------	-------------------------------	-------------