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## **SOUTH KINGSTOWN COMMUNITY SEPTIC LOAN PROGRAM**

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**Offered by Rhode Island Housing in partnership  
with the Rhode Island Clean Water Finance Agency  
and the State Department of Environmental  
Management.**

The program goal is to safeguard public health, and protect and improve ground and surface water resources, by ensuring the proper functioning and maintenance of all septic systems in South Kingstown.

The Program makes low interest rate loans available to South Kingstown residents.

### **Loan Terms**

- 2% Fixed Rate
- Loan amounts to \$25,000
- Loan terms to 10 years
- No income restrictions-45% debt to income ratio maximum
- Owner occupied and non-owner occupied one to four family properties qualify

### **Program Requirements**

- All work must be completed by a licensed installer
- No current bankruptcies
- No current Federal Tax Liens
- Certificate of Conformance required prior to disbursement

### **No Fees**

There are no application, title, credit report, appraisal fees or points to pay.

### **Fast Answers**

Call us today at **457-1127**

Or, complete and mail this application

*We'll give you an answer fast!*

Another Affordable Housing Finance Solution  
By RHODE ISLAND HOUSING AND  
MORTGAGE FINANCE CORPORATION

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Since 1973, Rhode Island Housing has . . .

- Helped 54,000 Rhode Islanders buy their first home
    - Financed the construction of 13,000 apartments
  - Provided Housing assistance to 150,000 Rhode Islanders
    - Attracted \$2 billion in out-of-state investment
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## **SOUTH KINGSTOWN COMMUNITY SEPTIC LOAN PROGRAM**

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Low Rates · Fast Answers · Everyday



44 Washington Street, Providence, RI 02903

(401) 457-1127



# SOUTH KINGSTOWN COMMUNITY SEPTIC LOAN PROGRAM

**Please attach the following items to your application:**

- a copy of 2 most recent pay stub(s) for each applicant
- a copy of your most recent signed tax return, along with last two years W-2s
- a copy of the mortgage deed

*Please complete and mail this application along with the items requested at right. If you have any questions, or would like to apply by telephone, please call us at 457-1127. We'll give you an answer fast!*

**Please tell us about your borrowing needs:**

Desired amount \$ \_\_\_\_\_ Term: " 5 Years " 10 Years

Purpose: Repair / Replace Failed Septic System in South Kingstown

**Please Tell Us About Yourself:**

Full Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Telephone Number \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Employer \_\_\_\_\_ Position \_\_\_\_\_  
 Years There \_\_\_\_\_ Employer Phone # \_\_\_\_\_ Monthly Gross Income \_\_\_\_\_

**Co-Applicant Please Tell Us About Yourself:**

Full Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Telephone Number \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Employer \_\_\_\_\_ Position \_\_\_\_\_  
 Years There \_\_\_\_\_ Employer Phone # \_\_\_\_\_ Monthly Gross Income \_\_\_\_\_

**Please Tell Us About Your Property:** What is the address of the property you will be using as security for this loan?  
 \_\_\_\_\_

**Please Tell Us About Your Current Debts:** Please tell where and to whom you currently owe money. Be sure to include all mortgages, other loans and credit cards:

Is this your primary residence? " Yes " No  
 Home Type: " Single Family " 2-4 Family " Condo " Other \_\_\_\_\_  
 Year Purchased: \_\_\_\_\_ Original Purchase Price: \$ \_\_\_\_\_  
 Your Estimate of Property Value: \$ \_\_\_\_\_  
 Annual R.E. Tax Bill: \$ \_\_\_\_\_ Assessed Value: \$ \_\_\_\_\_  
 Annual Property Insurance Premium: \$ \_\_\_\_\_  
 Monthly Mortgage Principal and Interest Payment: \$ \_\_\_\_\_  
 List all owners full names: \_\_\_\_\_

Creditor	Balance	Monthly Payment	Paying Off Debt
1st Mortgage	\$ _____	\$ _____	" Yes " No
2nd Mortgage/Equity Line	\$ _____	\$ _____	" Yes " No
Auto Loan(s)	\$ _____	\$ _____	" Yes " No
Other Debt including Credit Card(s)	\$ _____	\$ _____	" Yes " No
Alimony/Child Support/Separate Maintenance	\$ _____	\$ _____	" Yes " No

**Please List Other Source(s) of Income You Want us to Consider:** If you are receiving pension or rental income, include 2 years signed tax returns. Alimony, Child Support, or Separate Maintenance need not be revealed if you do not choose to have it considered for repaying this loan. Alimony, Child Support, or Separate Maintenance received under: " Court Order " Separation Agreement. Include a copy of the agreement.

Applicant Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_ Co-Applicant Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_  
 Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_ Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

**Please Read and Sign**

**Certification:** Everything that I / we have stated in this application is true and complete to the best of my / our knowledge. You are authorized to check my/our credit and employment history and to answer questions about your credit experience with me / us.

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

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