

# How to Sell HUD Properties

<u>1.5 Hours of MD Continuing</u> <u>Education</u>

# How do I register on the site?

- If you are an associate broker or selling agent, your principal broker must register first before you can register with HUDHomestore.com. When you register as an associate broker or selling agent, you will need to use the NAID of your principal broker. You will also need your Real Estate license number and expiration date.
- In the Home screen on the upper right side, click the Bidder link. This displays the Bidder Registration screen where you start the registration process. The Submit button does not become "live" until the terms and conditions are accepted.

# Where do I go if I need help with NAIDs?

- For questions about NAID applications, company name or address changes, or registering to sell HUD Homes:
- Call 1-800-CALL-FHA (800-225-5342) On which screen can I submit an offer?
- Click a home's case number to display the Property Details screen.
   On that screen is the **Submit an Offer** button.

# How do I keep track of offers I make for clients?

Once you submit an offer you can check the status of your offer by logging in to HUDHomestore.com. On the Review Your Bids page you can search for a specific offer or view a list of all of your current offers. You can only view bids that you have submitted.

# How can I see the status of bids for the property I made an offer on?

Once you've logged in, you can click on Bidder Functions on the top right of your screen and review your bids. You will not be able to view bids other than those you have entered yourself.

# What are the different types of bid status?

- Open: The bid has been submitted and is awaiting review by the asset manager. The bidder can modify or withdraw their bid.
- Accepted: The bid has been accepted by the asset manager. See What do I do if an offer has been accepted?
- Withdrawn: The purchaser or their bidder has withdrawn the bid, and it is no longer under consideration by HUD.
- Cancelled: The bid has been cancelled.
- Under Review: The bid has been opened and is being reviewed by the Asset Manager (AM).

# What is a Bid Open Date?

□ The Bid Open Date is the date on which the asset manager can open, and accept or reject bids.

# When are bids opened?

The asset manager can open and accept bids on the Bid Open Date. The date and time that this can occur is shown on the Property Details screen. Bid Open dates vary according to the type of listing period that the property is currently in.

Insured and Insured with Escrow Properties - Bidding is restricted to Owner Occupants only for the initial 30 days that the property is listed. On the 11th day of being listed MMREM will open all bids received Days 1-10 as though they were received simultaneously and if there is a bid that meets MMREM's thresholds, it will be accepted. If no bid meets MMREM's thresholds, the property will remain on the market and bids will be opened everyday at the end of the day thereafter until an acceptable bid is received. 203k loans may be available for these properties.

Uninsured Properties- Bidding is restricted to Owner Occupants for the initial 5 days that the property is listed. On the 6th day MMREM will open all bids received Days 1-5 as though they were received simultaneously and if there is a bid that meets MMREM's thresholds, it will be accepted. If no bid meets MMREM's thresholds, bids will be opened everyday thereafter until an acceptable bid is received. 203k loans may be available for these properties.

# Can I cancel an offer after it has been submitted?

Yes you can cancel an offer after it has been submitted up until the bid opening date. Log in to HUDHomestore.com, click Bidder Functions, and go to Review your Bids. Click the bid you want to cancel. Click the Withdraw this Bid button. A summary screen will appear, and you will again have to click the Withdraw this Bid. The bid is then withdrawn from consideration by HUD. You will not be able to cancel an offer after the bid opening date has passed.

# How do I find out if an offer has been accepted?

 It remains the responsibility of the bidder to review the status of all submitted bids on HUDHomestore.com. On the Review your Bids screen, you can filter to find all accepted bids. Automated emails are generated from the system as a courtesy but should not be relied upon for notification of accepted bids.

## What do I do if an offer has been counter-offered?

• As a bidder, you can review all HUD initiated counteroffers by selecting the Counteroffer search criteria to 'Yes' on Review your Bids. Also, if you have been notified that there has been a counteroffer,

your original bid will have been cancelled.

Go to the Review Your Bids screen, and locate the bid. Click the Property Case number link to view the Property Details screen. You will then see a link that you can use to respond to the counteroffer.

## What do I do if an offer has been accepted?

 If your offer has been accepted, you are required to deliver the signed contract and all addenda, including the earnest money check, to the asset manager within two (2) business days.
 Once you've made an offer online with a registered HUD selling broker, the results are posted within 24 hours of the bid deadline.

□ Bid Acceptance Ratification Process. Once your online bid has been accepted, the original sales contract must be received by HUD or their representative within 48 hours. A copy signed by or on

behalf of HUD will be returned within one to two weeks.

- □ Inspections- Look at page two of HUD contract. When using FHA 203k financing, a 203k consultant works with you to manage the renovation project and written contractor's estimates are required.
- □ Financing- Appraisal will be ordered and updated loan documentation may be required. If using FHA financing, the lender can contact HUD for a copy of the FHA appraisal completed prior to listing.
- □ Title Work- The title or settlement company will coordinate closing and offer title insurance. It is very important to obtain title insurance when purchasing HUD homes for sale.
- Closing- Approximately 45 days from bid acceptance. This timeline can be shorter in a cash sale or longer when using FHA 203k financing. Closing must take place within the deadline specified for closing by HUD or contract extension fees will be assessed, unless delay is result of Asset Manager, HUD, Closing Agent, or title defect.

## UNDERSTANDING THE BID PROCESS UNDERSTANDING TIMELINES

## Insured and Insured with Escrow Properties

Bidding is restricted to Owner Occupants only for the initial 30 days that the property is listed. On the 11th day of being listed The Asset Managers' will open all bids received Days 1-10 as though they were received simultaneously and if there is a bid that meets The Asset Managers' thresholds, it will be accepted. If no bid meets the thresholds, the property will remain on the market and bids will be opened everyday at the end of the day thereafter until an acceptable bid is received. 203k loans may be available for these properties.

## **Uninsured Proper ties**

Bidding is restricted to Owner Occupants for the initial 5 days that the property is listed. On the 6th day The Asset Manager will open all bids received Days 1-5 as though they were received simultaneously and if there is a bid that meets the thresholds, it will be accepted. If no bid meets the thresholds, bids will be opened everyday thereafter until an acceptable bid is received. 203k loans may be available for these properties.

## **Property Types**

**Insured Properties** means the property meets FHA 203(b) financing requirements; no obvious repairs necessary to insure an FHA loan to buyer.

**Insurable with Conditions**- Repairs required and must be satisfied to meet FHA's Minimum Property Requirements prior to closing.

**Insured with Escrow Properties** means the property is eligible for a 203(b) FHA loan and that necessary repairs do not exceed \$5,000 and the improvements are completed within 90-days of the closing.

**Uninsured Properties** means the property requires extensive repairs exceeding \$5,000. These properties are eligible for an FHA 203(k) mortgage if the required repairs and or the improvements are completed within 90-days of the closing.

Matt Martin Real Estate Management 535 Pennsylvania Avenue STE. 350 Ft. Washington, PA 19034 Phone: (267) 450-0651 Fax: (267) 460-6066

11/19/10

Long & Foster Real Estate INC 2191 Defense Highway #304 Crofton MD 21114

Dear Selling Broker:

A

Subject:	Case Number:	249-503184
	Property Address:	746 Quince Orchard Gelthershung MD 20978 #102
	Purchaser:	Alba Marquez
	Contract Expiration Date:	1/02/2011

The offer to purchase the subject property has been accepted and copies of the following documents are enclosed. Settlement must take place by contract expiration date listed above.

	_X.	Executed Standard Sales Contract (HUD-9548) and addendums
		Copy of HUD's Title Package -(Closing Agent only)
		Termite Report (Selling Broker only)
	to only and	Property Appraisal (Selling Broker Only)
		Lead Base Paint Stabilization Certification- All Properties built prior to 1978 and sold with FHA - Insured Financing must have Lead Base Paint Certification before closing takes place.
	_X_	FHA 203K Properties - All properties that close using FHA-203K financing must sign Rehabilitation Financing Lead Agreement prior to closing.
pplicable	X Non-Applicable	Flood Insurance - All properties located in a flood zone and sold with FHA -Insured financing must show proof of Flood Insurance Policy before Scheduling closing.

You are to take immediate action on behalf of your client to ensure that this deadline is met. In order to schedule settlement, please, contact HUD's Closing Agent Listed below at least 10 Business days prior to the desired closing date.

closing.

Lowyers Advantage Title Group, Inc. 3355 St. Johns Lane - Ste, J Ellicott City MD. 21042 Phone: 410-480-4800 Fax: 410-480-1065

An extension of the closing expiration date is only possible in cases involving financing. To request a 15-day extension, you must contact HUD's Closing Agent (above) & provide: 1.) Proof that the approval is imminent and 2.) Payment in the amount of \$375.00, NO

Selling Brokers & buyers are responsible for any Utility Activation/Home Inspection/Re-winterization. Matt Martin Real Estate must also be notified prior to the Home Inspection by e-mailing <u>J.budd@mmrem.com</u>. After 72 hours, any utilities activated must be turned off and the property must be re-winterized to its original condition. If Utilities are turned on without notifying MMREM or failure to comply, this can result in the cancellation of the sales contract and forfeiture of the Earnest Money Deposit. If Utilities are not turned on, then no action need be taken. Note: Repairs prior to closing are not allowed & can result in the cancellation of the sales contract.

The Broker is responsible for getting final Water & Sewer Readings and bringing evidence of any unpaid water & sewer balances to

Thank You,

**Closing Department** 

Listing Broker: Real Estate Asset Management closings@amrebroker.com

Cc: Lawyers Advantage Title Group

# **Checklist**

## SALES CONTRACT CHECKLIST

(ALL SIGNATURES & INITIALS NEED TO BE IN BLUE INK)

Note: Package is due 48 hours from Award at Asset Managers' Office.

o HUD-9548 (SALES CONTRACT) REVISED DATE OF 1/99

0 HUD-9548D OWNER OCCUPANT CERTIFICATION

0 HUD-9548E RADON GAS AND MOLD NOTICE AND RELEASE AGREEMENT

o HUD-92564-CN "FOR YOUR PROTECTION" HOME INSPECTION

o ELECTRONIC FILING FORM OF HUD-9548

0 PRE QUALIFICATION LETTER FROM MORTGAGE LENDER

o PURCHASER'S RIGHTS AND RESPONSIBILITIES

o LEAD-BASED PAINT ADDENDUM (FOR PROPERTIES BUILT BEFORE 1978), LBP ADDENDUM MUST BE PRINTED FROM WITHIN THE PROPERTY LISTING

o FORFEITURE OF EARNEST MONEY ADDENDUM

o CLOSING DATE EXTENSION ADDENDUM

o COPY OF EARNEST MONEY (CASHIERS, CERTIFIED CHECK OR MONEY ORDER) \*\*\*\*\*\*\***EACH ASSET MANAGER WILL STATE WHERE TO SEND THE PACKAGE**\*\*\*\*\*\*\*\*\*\*\*

0	perty Disposition Program	Federal Housing Cor	TREADULE.	HUD Case No	
				249-503184	
	(We), Purchaser(s)) agree to purchase on the described in the deed conveying the p	he terms set forth hirein property to the Secretary	, the following property, as more particularly of Housing and Urban Development:	<u> </u>	
	street number, street name, unit number, if a	pplicable, city, county, State	)		
	The Secretary of Housing and Urban containing a covenant which warrant	Development (Seller) as against the acts of the S	grees to sell the property at the price and terms feller and all claiming by, through or under him	set forth herein, and h. Title will be taked	to prepare a deed a is the following
	name(s) and style:	ertu le		1.5	115000
	Purchaser has naid \$ 1,500.	as earnes( mon	ev to be applied on the purchase price, and agree	5	and the second
	to pay the balance of the purchase pri- carnest money deposit shall be held b	y H.U.S.	ons, at the time of closing, in cash to Seller. T	he	
1	Purchaser is applying for FHA in:	ured financing [ 🛄 203	3(b), 🔲 203(b) repair escrow, 🛄 203(k)} wi	ith a cash	
	down payment of \$	due at closing a	ind the balance secured by a mortgage in the and	suntof	1
	\$1	or months (	does not include PHA Mortgage Insurance Pre-	mium,	
	prepaid expenses or closing costs	action has agreed to fun	ta inio mortgage.).		
	X Purchaser is paying cash or applyi	ng for conventional or of	her financing not involving FHA.		
	Seller will pay reasonable and customa	ry costs, but not more than	n actual costs, nor more than paid by a typical Sel	ler	2450
j	n thearea, of obtaining tinancing and/or	v to the broker identified	r's commission) in an amount not to exceed>	• 5. 3	0400
	setting bonus, if offered by seller) of .		**************************************	• 6a. S	3450
ð.	If broker identified below is not the broker	ad listing broker, broad	listing broker will receive a commission of:>	6b.5	3450
•	The net amount due Serier is (Purchas	e price (tiem 3) tess tiem	a originary escidence)	1. 3	104650
157	Furchaser is:	ani occupy mis propercy	as printing ( restriction)		
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A. 10. 11. 12. 13. 13. 14. 14. 14. 14. 14. 14. 14. 14. 14. 14	Time is of the essence as to closing. be held at the office of Seller's design If Seller does not accept this offer, Sel Lead based paint addendum is should Purchaser refuse or atherwise retain all or a portion of the deposit asl which may be owed by the Purchaser This contract is subject to the Condition Certification of Purchaser: The to (1) all the contents thereof (includin satisfying itself as to the full condition haser(s). Social Security Number (SSN) or D '392 metrification of Broker: The undersign ribed here in to or to make it available as, national origin, or disability: (2) the he has explained fully to the purchaser ch he/she has executed and filed with ar's Business Name & Address: (for IRS re- lesseries) and the name and phone number a section for HUD use only. Broker no Nocuptance Back-Up No. Bailer in Back-Up No.	ttion public housin The sale shall close not 1 mated closing agent or 1 ler may may no is not attached; O fall to perform in accord iquidated damages. The to the Seller for rent. F mas of Sale on the reverse indersigned certifies the g the Conditions of Sale in of the property; and ( ployer identification Number Development By; ( ned certifies that: (1) ne for inspection or conside r the entire terms of the constitute orth on HUD forms SAN Seller. perfing) (include Zip Code) r of sales person: filed of: new Deposite X	g agency other government agency. Dis Discount will reduced by amounts, later than <u>45</u> days from Seller's ac t hold such offer as a back-up to accepted offer. ther addeadum is is is not attached her ance with this contract, including the time limits Seller reserves the right to apply the earnest more Purchaser(s) Initials: Thereof, which are incorporated herein and made at in afficing his/her/its signature to this contra- t) and is in agreement therewith without prote (3) that Seller will not perform repairs after an Purchaser(s) Address: 229 MD : s (EIN) (include hyphens) Phone Na: type name & the, & sign) ither he/she for anyone authorized to act for his ratios by a prospective purchaser be cause of his and explained to the purchaser the notice regar- contract, including Condition B on the reverse h (S-1111, Payce Name and Address, and SAMS- Brokar's EIN or SSN: (include hyphens) Signature & Boster Signature & Boster Signature & Boster Signature & Boster Signature & Dater	toount at closing: if any, listed on Lin coeptance of contract tion, Seller may, at S any, or any nortion the s: part of this contract. act be/she/it undersest; (2) he/she/it undersest; (2) he/she/it undersest; (2) he/she/it is r coeptance of this co CORK TREE LN # . 20850 Date Purchason 11 - 11 Date Contract A 11 - 11 Date Seller's second (4) he/sh -1111-A, Selling Bro	%         ne Items 5 and 6.         x. Closing shall         of this contract.         beller's sole option, wrech, to any sums         stands:         espansible for airact.         JROCKVILLE,         (a)Signed Contract:         6 - 2010         accepted by HUD         1 C         o sell the property gion, sex, familial closing agent; (3) e is in compliance oker Certification.

Elite Learning Academy MDHEC Approval Number: 1540 Address: 8230 Ritchie Hwy, Pasadena MD, 21122 Info@ELAeducation.com

# HUD Foreclosures-some inside tips..

#### Good Neighbor Next Door-

#### Police and Firemen-

Teachers in the counties they teach in... very specific census tracts. Not the nicest of places usually.

- How it works
  - A. This works like a lottery system. If your buyer wins the lottery you win. You submit your name in the HUD system and keep your fingers crossed.
  - B. The borrower only needs \$100. The rest of closing costs are put into the loan.
  - C. The Buyers loan is for 50% of the sales price plus the closing costs.
  - D. A second mortgage is placed on the property for the "other" 50% of the sales price. Each year the borrower keeps the house 1/3 of the second mortgage is forgiven. At the end of 3 years the borrower ends up with a house at 50% off.
- II. Lenders letter
  - A. Letter must be very specific
    - 1. Lender's "qualified approval." Not just a "pre-approval"
    - 2. Case Number and address for the property
    - 3. Loan details, Sales Price/Amount/Type/Term
    - 4. States that application has taken place and you've reviewed certain documents
    - 5. Lists everything about the lender
- ill. Conditions of HUD Foreclosures and making offers
  - A. Making an offer
  - FHA has already obtained a value/appraisal... If you make an FHA offer you will need the cash difference if exceeding that value.
  - B. Condition
    - HUD has done an appraisal and come up with conditions.. The conditions come in different levels.
      - Insurable- It means that the property meets FHA standards and you can proceed normally

- b. Insurable with repair escrow- FHA appraiser has determined that the property does not meet FHA minimum standards but with less than \$5000 in repairs this property will meet FHA standards. Borrower is able to increase loan amount to have those items escrowed and repaired. The borrower pays out of pocket for the repairs and is reimbursed.
- c. Uninsurable- Repairs on the property exceed \$5000 and the only way to obtain FHA financing is through the 203k program. The appraisal list the items that are in need of repair and you do a streamline 203k or you retain an FHA consultant and he helps guide the customer through the full 203k process.

HUD Foreclosures are Easy!!! The key is learning how to use the system and understanding the jargon. Work with an experienced lender who knows FHA financing and understands the HUD foreclosure process.

Michael Taylor First Home Mortgage Branch Manager 410-729-1025

GOOD NEIGHBOR NEXT DOOR Sales Program Personal Information	U.S. Department of House and Urban Developme Office of Housing Federal Housing Commiss	omb Approval No. 2502-0306 nt (Expires 09/30/2008) ioner
Questionnaire		
Public reporting burden for this collect	tion of information is Warning: Fa	lsifying information on this or any other form of

Pul estimated to average 2 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. This information is required in order to administer the Good Neighbor Next Door Sales Program (24 CFR Part 291, Subpart F). The information is required in order to determine and document eligibility to participate in the program. This is an electronic form to be completed online. The form will be automatically converted to a print form for the selected participant's signature as a record for compliance enforcement. If this information were not collected, HUD would not be able to administer the Property Disposition Sales Program properly to avoid waste, mismangement, and abuse. The information will be retained by the Department as part of the transaction record for a property disposition action. Failure to provide this information could affect your participation in HUD's Good Neighbor Next Door Sales program

Warning: Falsifying information on this or any other form the Department is a felony. It is punishable by a fine not to exceed \$250,000 and/or a prison sentence of not more than two years. Failure to adhere to the residency and resale requirements may result in administrative sanctions being taken against the Law Enforcement Officer, Teacher or Firefighter/Emergency Responder. Privacy Act Notice - The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested on this form by virtue of Title 12, United States Code, Section 1701 et seq. The Housing and Community Development Act of 1987, U.S.C. 3543 authorized HUD to collect Employer ID and/or Social Security Numbers. These numbers are used to provide information to the IRS regarding payment of commissions or other fees. HUD may also disclose this information to Federal, State, and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as required and permitted by law. Failure to provide the Employer ID Number or Social Security Number could affect your participation in HUD's Property Disposition Program.

#### \* Required Information

Personal Contact and Employer Information

* First Name	*	Middle Name or Initial
* Last Name		
* Social Security Numbe	r	
*Occupation		
* Residential Street Add	ress	
* City	*State	* Zip Code + Plus4 -
* Home Phone Number		
* Current Residence	Own Rent	Other
* Contact E-Mail Addres	5	
* Contact Fax Number		
* Work Phone Number		
* Employer/Agency Nam	e	
* Employer Street Addre	55	
* City	* State	* Zip Code + Plus4 -
* Human Resources/Poi	nt of Contact Full Nar	me
* Human Resources/Poi	nt of Contact Phone I	Number
* Human Resources/Poi	nt of Contact Fax Nur	mber





form HUD-9549 (5/2005)

#### GOOD NEIGHBOR NEXT DOOR Sales Program – Officer

#### U.S. Department of Housing and Urban Development Office of Housing Federal Housing Commissioner

OMB Approval No. 2502-0306 (Expires 09/30/2008)

Public reporting burden for this collection of information is estimated to average 2 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is required in order to administer the Good Neighbor Next Door Sales Program (24 CFR Part 201, Subpart F) and to determine and document eligibility to participate in the program. This is an electronic form to be completed online. The form will be automatically converted to a print form for the selected participant's signature as a record for compliance enforcement. If this information were not collected, HUD would not be able to administer the Good Neighbor Next Door Sales Program properly to avoid waste, mismanagement, and abuse. The information will be retained by the Department as part of the transaction record for a property disposition action. Failure to provide this information could affect your participation in HUD's Good Neighbor Next Door Sales program.

## Officer Pre-Qualification Questionnaire

Warning: Falsifying information on this or any other form of the Department is a felony. It is punishable by a fine not to exceed \$250,000 and/or a prison sentence of not more than two years. Failure to adhere to the residency and resale requirements may result in administrative sanctions being taken against the Law Enforcement Officer, Teacher or Firefighter/Emergency Responder.

Privacy Act Notice – The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested on this form by virtue of Title 12, United States Code, Section 1701 et seq. The Housing and Community Development Act of 1987, U.S.C. 3543 authorized HUD to collect Employer ID and/or Social Security Numbers. These numbers are used to provide information to the IRS regarding payment of commissions or other fees. HUD may also disclose this information to Federal, State, and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as required and permitted by law. Failure to provide the Employer ID Number or Social Security Number could affect your participation in HUD's Property Disposition Program.

	YES	NO
<ol> <li>Are you employed full-time as a law enforcement officer by one of the following:         <ul> <li>Federal, state, county, municipal or Indian tribal government; or</li> <li>A public or private college or university?</li> </ul> </li> </ol>		
<ol> <li>In carrying out such full-time employment, are you sworn to uphold, and make arrests for violations of, Federal, state, county, or municipal law? (NOTE: Your employer will be required to certify that this statement is correct.)</li> </ol>		
3. Have you previously purchased a home through the Good Neighbor Next Door Sales Program or its predecessor program, the Officer Next Door or Teacher Next Door Sales Program?		
4. Have you owned any residential real property within the calendar year previous to the date you are submitting this offer?		
5. Has your spouse owned any residential real property within the calendar year previous to the date you are submitting this offer?		
<ol><li>By proceeding to submit a bid you certify to the following:</li></ol>		
<ul> <li>You will live in the HUD home as your sole residence for the 3-year owner-occupancy term.</li> </ul>		
<ul> <li>You will sign a second mortgage and note for the amount of the discount from the list price of the property you are awarded.</li> </ul>		
<ul> <li>You do not and have not owned any residential real property for the calendar year preceding the date you are submitting this offer.</li> </ul>		
<ul> <li>You will not purchase or accept any residential real property prior to the date you close on the purchase of a home if your offer is accepted?</li> </ul>		
<ul> <li>You will certify initially and once annually that you have continuously occupied and are occupying the HUD home you purchased.</li> </ul>		

#### I certify that the answers supplied to this eligibility questionnaire are true and correct.

Signature	SSN:		Date
	Clear All	Print	form HUD-9549-A (5/2005)

Elite Learning Academy MDHEC Approval Number: 1540 Address: 8230 Ritchie Hwy, Pasadena MD, 21122 <u>Info@ELAeducation.com</u>

#### GOOD NEIGHBOR NEXT DOOR Sales Program – Teacher

#### U.S. Department of Housing and Urban Development Office of Housing

OMB Approval No. 2502-0306 (Expires 09/30/2008)

#### Federal Housing Commissioner

Public reporting burden for this collection of information is estimated to average 2 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is required in order to administer the Good Neighbor Next Door Sales Program (24 GFR Part 291, Subpart F). The information is required in order to determine and document eligibility to participate in the program. This is an electronic form to be completed online. The form will be automatically converted to a print form for the selected participant's signature as a record for compliance enforcement. If this information were not collected, HUD would not be able to administer the Property Disposition Sales Program properly to avoid waste, mismanagement, and abuse. The information will be retained by the Department as part of the transaction record for a

retained by the Department as part of the transaction record for a property disposition action. Failure to provide this information could affect your participation in HUD's Good Neighbor Next Door Sales program.

#### Teacher Pre-Qualification Questionnaire

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YES

NO

1. Are you employed by a state accredited public or private school?		
2. Are you employed full-time?		
If your answer to questions 1 and 2 are YES, are you employed as a classroom teacher or administrator in grades pre-K-12?		
<ul> <li>3. Answer the following question appropriate for your employment position.</li> <li>If you are employed by a public school or federal, state, county, or municipal educational agency, does your employer serve students from the district/jurisdiction where the home is located served?</li> <li>If you are employed by a private school, does your employer school serve students who live in the area where the home you intend to purchase is located?</li> </ul>		
<ol> <li>Have you previously purchased a home through the Good Neighbor Next Door Sales Program or its predecessor program, the Officer Next Door or Teacher Next Door Sales Program?</li> </ol>		
5. Have you owned any residential real property within the calendar year previous to the date you are submitting this offer?		
6. Has your spouse owned any residential real property within the calendar year previous to the date you are submitting this offer?		
7. By proceeding to submit a bid you certify to the following:		
<ul> <li>You will live in the HUD home as your sole residence for the 3-year owner-occupancy term.</li> </ul>		_
<ul> <li>You will sign a second mortgage and note for the amount of the discount from the list price of the property you are awarded.</li> </ul>		
<ul> <li>You do not and have not owned any residential real property for the calendar year preceding the date you are submitting this offer.</li> </ul>		
<ul> <li>You will not purchase or accept any residential real property prior to the date you close on the purchase of a home if your offer is accepted?</li> </ul>		
<ul> <li>You will certify initially and once annually that you have continuously occupied and are occupying the HUD home you purchased.</li> </ul>		
I certify that the answers supplied to this eligibility questionnaire are true and correc	t.	

Signature	SSN:	Date:
Clear All	Print	form HUD-9549-B (5/2005)

Elite Learning Academy MDHEC Approval Number: 1540 Address: 8230 Ritchie Hwy, Pasadena MD, 21122 Info@ELAeducation.com

#### GOOD NEIGHBOR NEXT DOOR Sales Program – Firefighter/Emergency Responder

Public reporting burden for this collection of information is estimated to average 2 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

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YES

NO

#### Firefighter/Emergency Responder Pre-Qualification Questionnaire

1. Are you er	nployed full-time as a firefighter or emergency medical technician?		
<ol> <li>Is you employer a fire department or emergency medical services responder unit of a political subdivision of a state serving the area where the home is located?</li> <li>(NOTE: Your employer will be required to certify that this statement is correct.)</li> </ol>			
3. Have you or its predece	previously purchased a home through the Good Neighbor Next Door Sales Program essor program, the Officer Next Door or Teacher Next Door Sales Program?		
4. Have you are submittin	owned any residential real property within the calendar year previous to the date you g this offer?		
5. Has your s date you are	pouse owned any residential real property within the calendar year previous to the submitting this offer?		
6. By procee	ling to submit a bid you certify to the following:		
•	You will live in the HUD home as your sole residence for the 3-year owner-occupancy term.		
•	You will sign a second mortgage and note for the amount of the discount from the list price of the property you are awarded.		
<ul> <li>You do not and have not owned any residential real property for the calendar year preceding the date you are submitting this offer.</li> </ul>			
•	You will not purchase or accept any residential real property prior to the date you close on the purchase of a home if your offer is accepted?		
•	You will certify initially and once annually that you have continuously occupied and are occupying the HUD home you purchased.		

#### I certify that the answers supplied to this eligibility questionnaire are true and correct.

Signature	SSN:	Date:
Cle	ar All	Frint (5/2005)

Elite Learning Academy MDHEC Approval Number: 1540 Address: 8230 Ritchie Hwy, Pasadena MD, 21122 <u>Info@ELAeducation.com</u> Date:

SUBJECT: GOOD NEIGHBOR NEXT DOOR SALES PROGRAM – Participant Continuing Eligibility Certification REO Case No.: Address:

Participant Name:

Closing Date:

Occupancy Start Date:

I CERTIFY THAT I OWN, AND SINCE THE AGREED UPON OCCUPANCY START DATE, HAVE CONTINUOUSLY RESIDED IN THE ABOVE SUBJECT PROPERTY AS MY SOLE RESIDENCE AND THAT I DO NOT OWN ANY OTHER RESIDENTIAL REAL PROPERTY IN ACCORDANCE WITH THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT'S GOOD NEIGHBOR NEXT DOOR SALES PROGRAM.

SIGNATURE:

DATE:

WARNING: Falsifying information on this certification is a felony. It is punishable by a fine not to exceed \$250,000 and/or prison sentence of not more than two years. (18 U.S.C. 1010, 3559; 3571)





form HUD-9549-D (5/2005)

Elite Learning Academy MDHEC Approval Number: 1540 Address: 8230 Ritchie Hwy, Pasadena MD, 21122 <u>Info@ELAeducation.com</u>