



# NEW HANOVER COUNTY

## PLANNING & LAND USE DEPARTMENT

230 Government Center Drive, Suite 110

Wilmington, North Carolina 28403

Telephone (910) 798-7165

Fax (910) 798-7053

planningdevelopment.nhcgov.com

## SEWER/WATER CONNECTIONS AND PLUMBING IMPROVEMENTS REVOLVING LOAN PROGRAM

### Application

#### REVIEW PROCESS

**Step 1:** Applicants should review the administrative guidelines for the program to ensure understanding of the program's scope and requirements. This loan is a zero-percent interest loan that may be used for improvements to water, sewer and plumbing infrastructure on properties within unincorporated New Hanover County. This includes mandatory connection fees.

**Step 2:** In addition to the forms below, **please submit proof of income (one month's pay stub, social security statement, retirement income statement, etc.)** for all earners in the household. All information about the applicant and other residents will be kept confidential and secure.

**Step 5:** Once New Hanover County planning staff have received the necessary information and signatures, they will contact the applicant's employer(s) or the social security administration to verify the income of the applicant.

**Step 6:** The New Hanover County Finance Department will run a credit check on the applicant to determine the applicant's eligibility.

**Step 7:** If eligibility is verified, the applicant will be contacted regarding loan term and monthly repayment amount.

**Step 8:** Applicants must complete a Promissory Note and Deed of Trust, which will be recorded in the Register of Deeds.





# NEW HANOVER COUNTY

## PLANNING & LAND USE DEPARTMENT

230 Government Center Drive, Suite 110  
 Wilmington, North Carolina 28403  
 Telephone (910) 798-7165  
 Fax (910) 798-7053  
 planningdevelopment.nhcgov.com

Applicant/Property Owner Information	2 <sup>nd</sup> Property Owner <i>(If more than one)</i>
<b>Name</b>	<b>Name</b>
<b>Address</b>	<b>Address</b> <i>(if different from 1<sup>st</sup> owner)</i>
<b>City, State, Zip</b>	<b>City, State, Zip</b>
<b>Phone</b>	<b>Phone</b>
<b>Email</b>	<b>Email</b>
<b>Age of Applicant</b>	<b>Age of Applicant</b>
<b>Employer or Income Source</b>	<b>Employer or Income Source</b>
<b>Social Security Number</b>	<b>Social Security Number</b>
<b>Number of Individuals and Independents Living in Household:</b>	
<b>A. Name</b> _____ ➤ <b>Age</b> _____ ➤ <b>Employer</b> _____ ➤ <b>S.S. #</b> _____	<b>C. Name</b> _____ ➤ <b>Age</b> _____ ➤ <b>Employer</b> _____ ➤ <b>S.S. #</b> _____
<b>B. Name</b> _____ ➤ <b>Age</b> _____ ➤ <b>Employer</b> _____ ➤ <b>S.S. #</b> _____	<b>D. Name</b> _____ ➤ <b>Age</b> _____ ➤ <b>Employer</b> _____ ➤ <b>S.S. #</b> _____





# NEW HANOVER COUNTY

## PLANNING & LAND USE DEPARTMENT

230 Government Center Drive, Suite 110  
Wilmington, North Carolina 28403  
Telephone (910) 798-7165  
Fax (910) 798-7053  
planningdevelopment.nhcgov.com

### LETTER OF INTENT

I, \_\_\_\_\_, wish to participate in the New Hanover County Water/Sewer Connections and Plumbing Improvements Revolving Loan Program. I desire to have the terms and connections of the program explained to me. I understand that an investigation will be made to confirm the ownership of the dwelling located at \_\_\_\_\_. I certify that I have provided full disclosure to the property and that if I have misrepresented the ownership of this dwelling, I will be subject repay the loan entirely. I also understand that an investigation will be made to confirm my income. I understand that I have a right to request additional disclosures provided under 15 U.S. CA.A. 1681D(B).

I/We understand that monies expended upon my property must be documented by a promissory note setting forth the debt with the obligation secured by a deed of trust, and I/we agree to promptly sign such a note and deed of trust upon the request of the County. I/We understand that the original amount of monies to be expended on my/our property may increase or decrease during the course of water and/or sewer connection and/or plumbing improvements and I/we authorize and consent to such appropriate change orders. I/We also understand that I/we must pay \$64 for the recordation fee and cancellation fee associated with the recording of the deed of trust in the New Hanover County Register of Deeds. If the recordation fee is paid with a check or money order, it should be written to New Hanover County.

I/We also agree to furnish all necessary information asked for by the County in an effort to establish my eligibility for New Hanover County Water/Sewer Connection Revolving Loan Program.

I/We realize that this information is to remain confidential and will be used only for the purpose expressed herein.

\_\_\_\_\_  
Signature of Homeowner(s) or Owner(s)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Community Development Planner

\_\_\_\_\_  
Date





# NEW HANOVER COUNTY

## PLANNING & LAND USE DEPARTMENT

230 Government Center Drive, Suite 110  
 Wilmington, North Carolina 28403  
 Telephone (910) 798-7165  
 Fax (910) 798-7053  
 planningdevelopment.nhcgov.com

### AUTHORIZATION TO CHECK MORTGAGE & EMPLOYMENT REFERENCES

As part of its due diligence, New Hanover County requires that a background investigation of mortgage information and a check of employment references be conducted. It is expressly understood that any information given is to be used for the sole purpose of determining my acceptability for credit.

I voluntarily consent to authorize New Hanover County or any of its officers, employees, or agents to check my references by contacting any person or entity whom they deem to be an appropriate reference. By my signature below, I also authorize the disclosure of information concerning my employment history, earning history, and mortgage information.

I also release New Hanover County from all liability for damages or claims which may arise or result from any reference information gathered pursuant to this authorization.

If I am declined credit due to information contained in my background information, I will be informed in writing as required under the Fair Credit Reporting Act of 1970 as amended in 1996.

<b>Mortgage Lender's Name</b>	<b>Second Lien Holder's Name/Home Equity Line Lender</b>
<b>Loan Number</b>	<b>Loan Number</b>
<b>Phone Number</b>	<b>Phone Number</b>
<b>Loan's Original Date</b>	<b>Loan's Original Date</b>
<b>Beginning Balance</b>	<b>Beginning Balance</b>
<b>Current Balance</b>	<b>Current Balance</b>

\_\_\_\_\_  
**Signature of Property Owner(s)**

\_\_\_\_\_  
**Print Name(s)**







# NEW HANOVER COUNTY

## PLANNING & LAND USE DEPARTMENT

230 Government Center Drive, Suite 110  
 Wilmington, North Carolina 28403  
 Telephone (910) 798-7165  
 Fax (910) 798-7053  
 planningdevelopment.nhcgov.com

## INCOME VERIFICATION

### Form

Applicant Information	Confidential Income Verification <i>(To be completed by employer or SSA)</i>
<b>Name</b>	<b>Gross Amount of Salary/Benefit is:</b> \$ _____ per week/month/year (circle one)
<b>Social Security Number</b>	<b>Applicant was declared disabled as of (if applicable)</b>
<b>Address</b>	<b>Other Income (if applicable)</b>
<b>City, State, Zip</b>	_____ <b>Signature and Title of Authorized Person</b>  Please complete and return to Julia Moeller, Community Development Planner, using the fax number above.
<b>Employer Name</b>	
<b>Employer Address</b>	
<b>City, State, Zip</b>	
<b>Supervisor Phone Number</b>	

### ACKNOWLEDGEMENT AND SIGNATURES

I authorize the Social Security Administration, Department of Social Services, Retirement / Pension Agency, Employer, or \_\_\_\_\_ to release to New Hanover County all information concerning benefits or salary payable to me. This includes all benefits for my family and me.

\_\_\_\_\_  
**Signature of Property Owner(s)**

\_\_\_\_\_  
**Print Name(s)**

NOTE: Form must be signed by the owner(s) of record. If there are multiple property owners a signature is required for each owner of record.