



2 FIRST-TIME HOMEBUYER OPPORTUNITIES

31-33 Merrick Street, Worcester, MA 01609

\$ 240K

- 3 BEDROOMS
- 2 BATHROOMS
- EACH HOME



ABOUT PROPERTY

Worcester Common Ground, the community development corporation of the Piedmont neighborhood, is building 2 brand new, 3-bedroom, 2-bathroom homes, which will be completed and ready to move into Spring, 2023. The house will be a high efficiency/low maintenance home. See the attached building and floor plan and contact us to learn more about your future home and to schedule a tour of the property. Purchasers entering contracts on a timely basis will be able to be involved in certain interior design decisions. We will help you find mortgage loan financing.

CONTACT US!



✉ gayala@wcg-cdc.com

☎ (774) 262-9350

💻 www.wcgcdc.org

🏠 5 Piedmont Street,
Worcester, MA 01610

TO QUALIFY :

Must be at or below 80% median income of \$79,000, household size of 4, first-time homebuyers certificate required.



✦ UNIQUE HOMEOWNERSHIP OPPORTUNITY FOR QUALIFIED FIRST-TIME HOMEBUYERS ✦

AVAILABLE SPRING 2023 **UNDER CONSTRUCTION**

31-33 Merrick Street, Worcester

Worcester Common Ground, the community development corporation of the Piedmont neighborhood, is building 2 brand new, 3-bedroom, 2-bathroom homes, which will be completed and ready to move into Spring, 2023. The house will be a high efficiency/low maintenance home. See the attached building and floor plan and contact us to learn more about your future home and to schedule a tour of the property. Purchasers entering contracts by November 1st, 2022 will be able to be involved in certain interior design decisions.

We will help you find mortgage loan financing.



Please let us know of your interest by

October 1st, 2022

by going to www.wcgcdc.org/merrick to complete the online form or
by completing the attached form and returning it to the attention of:

Giovanni Ayala,
Real Estate Asset Manager
Worcester Common Ground
gayala@wcg-cdc.com
774-262-9350



WORCESTER COMMON GROUND, INC.

PRE-QUALIFICATION INTAKE FORM

Please complete and forward to:

GIOVANNI AYALA, Real Estate Asset Manager

Fax: 508-754-8771 / Email: gayala@wcg-cdc.com

Tel: 508-754-0908, ext. 25 / Cell: 774-262-9350

1. PERSONAL

	BORROWER 1	BORROWER 2
FULL NAME (FIRST, MIDDLE, LAST):		
AGE:		
DATE OF BIRTH:		
SOCIAL SECURITY NUMBER:		
NUMBER OF DEPENDENTS ON TAX RETURNS:		
AGE OF DEPENDENTS:		
MARITAL STATUS:		
YEARS OF SCHOOL COMPLETED (HS, BA/BS, ETC):		
HOME PHONE:		
WORK PHONE:		
CELL PHONE:		
EMAIL ADDRESS:		
CURRENT PHYSICAL STREET ADDRESS:		
CITY, STATE, ZIP:		
LENGTH OF TIME LIVING AT ADDRESS:		
DO YOU RENT OR OWN?		
CURRENT RENT PAYMENT:		
PREVIOUS ADDRESS (IF LESS THAN 2 YEARS AT CURRENT):		
CITY, STATE, ZIP:		
LENGTH OF TIME LIVING AT PREVIOUS ADDRESS:		
DID YOU RENT OR OWN?		
PREVIOUS RENT PAYMENT:		

2. EMPLOYMENT

	BORROWER 1	BORROWER 2
NAME OF EMPLOYER:		
JOB TITLE / PROFESSION:		
ADDRESS OF EMPLOYER (WHERE YOU PHYSICALLY WORK):		
CITY, STATE, ZIP:		
START DATE OR YEARS IN PROFESSION:		
GROSS MONTHLY INCOME (BEFORE TAXES)		
*Separate base pay/commission/bonus if applicable:		
NAME OF PREVIOUS OR OTHER EMPLOYER		
*If less than 2 years at current or you have another job:		
JOB TITLE / PROFESSION:		
ADDRESS OF EMPLOYER:		
CITY, STATE, ZIP:		
WORK PHONE:		
START/END DATE OR YEARS IN PROFESSION:		
GROSS MONTHLY INCOME (BEFORE TAXES):		

3. ASSETS				
	BANK NAME	BALANCE	BANK NAME	BALANCE
CHECKING:				
CHECKING:				
SAVINGS:				
SAVINGS:				
MONEY MARKET:				
CERT. OF DEPOSIT:				
STOCKS / BONDS:				
MUTUAL FUNDS:				
401K / IRA:				
OTHER ASSETS:				
OTHER ASSETS:				

4. FNMA QUESTIONS (YES OR NO)	
Is any of the down payment borrowed as a gift? (If yes, please indicate source of gift, amount, and relationship.)	
Are you obligated to pay Child Support or Alimony? (If yes, how much?)	
Do you have any outstanding judgements?	
Are you a co-signer or endorser on a note?	
Are you a defendant or a plaintiff in a lawsuit?	
Have you declared bankruptcy in the last 7 years?	
Are you presently delinquent or in default of any Federal debt or any other loan, financial obligation, bond, or loan guarantee?	
Are you a U.S. citizen? (If no, please answer below)	
Are you a permanent resident alien? What is your Visa type?	

5. SPECIAL COMMENTS OR INSTRUCTIONS FOR MDO	

6. MORTGAGE DOCUMENTATION CHECKLIST	
(If available, please include documents listed below along with your completed Pre-Qualification Intake Form)	
Most recent 2 years Federal Income Tax Returns	First-Time Homebuyer Certificate
Most recent 2 years W-2s and / or 1099s	Copy of Accepted Offer / Purchase & Sale (If ready)
Most recent 30 days of Pay Stubs	Copy of Property Listing Sheet / Annual Prop. Tax Info
Most recent 2 months of bank statements (all assets)	Copy of legible government-issued photo ID

CONTACT US:



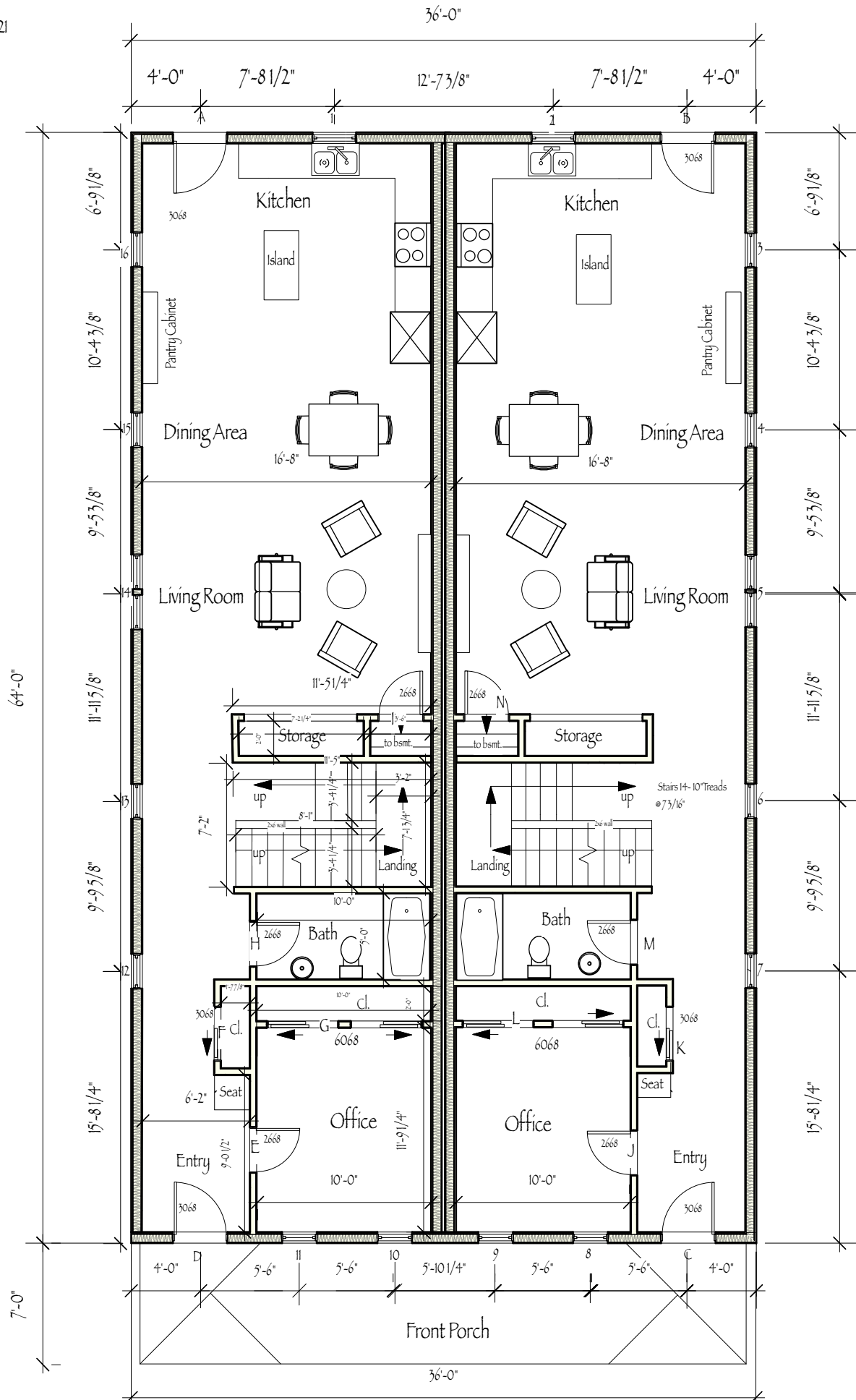
GIOVANNI AYALA
Real Estate Asset Manager
 Worcester Common Ground, Inc.
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33 Merrick St.

First Floor Plan

1/8"=1'-0" 7.19.21



1/8"=1'0" 7.19.21

33 Merrick St.

Elevations

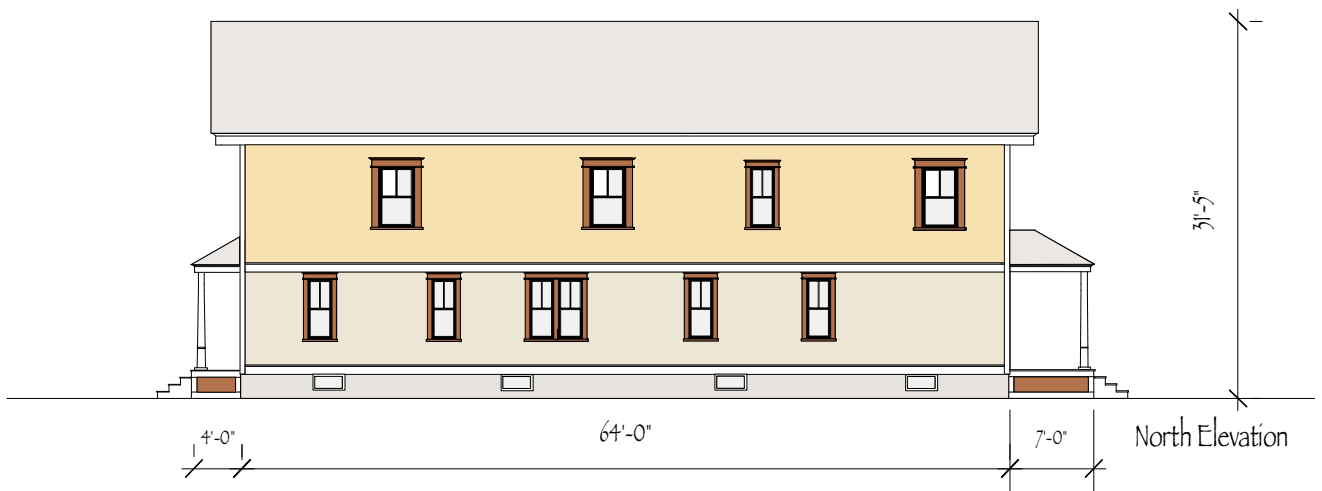
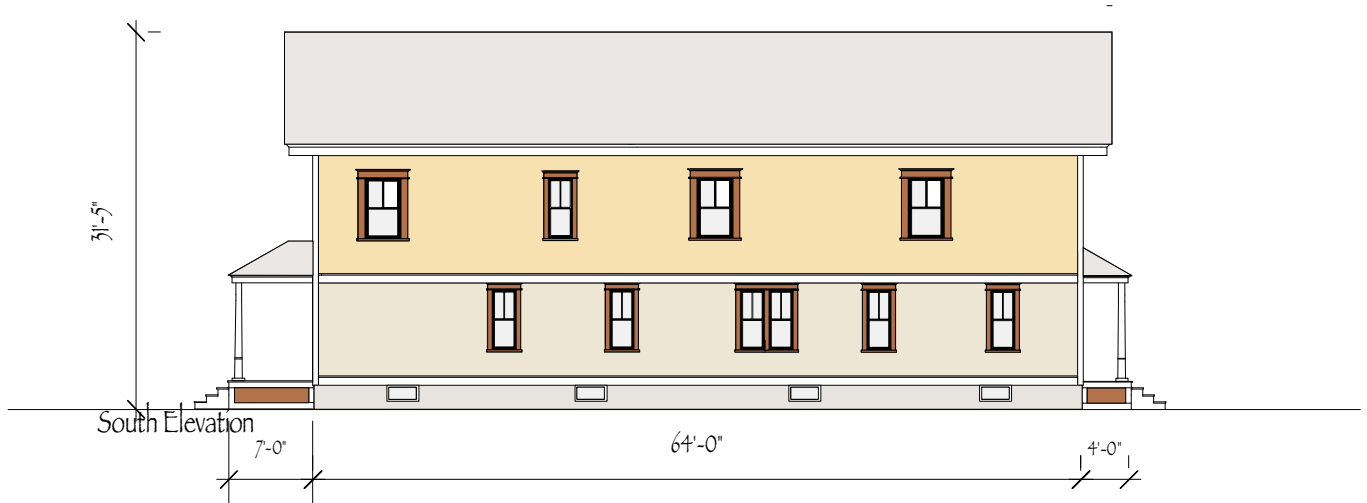
1/8" = 1'-0" 7.19.21



33 Merrick St.

North & South Elevations

1/8" = 1'-0" 7.19.21

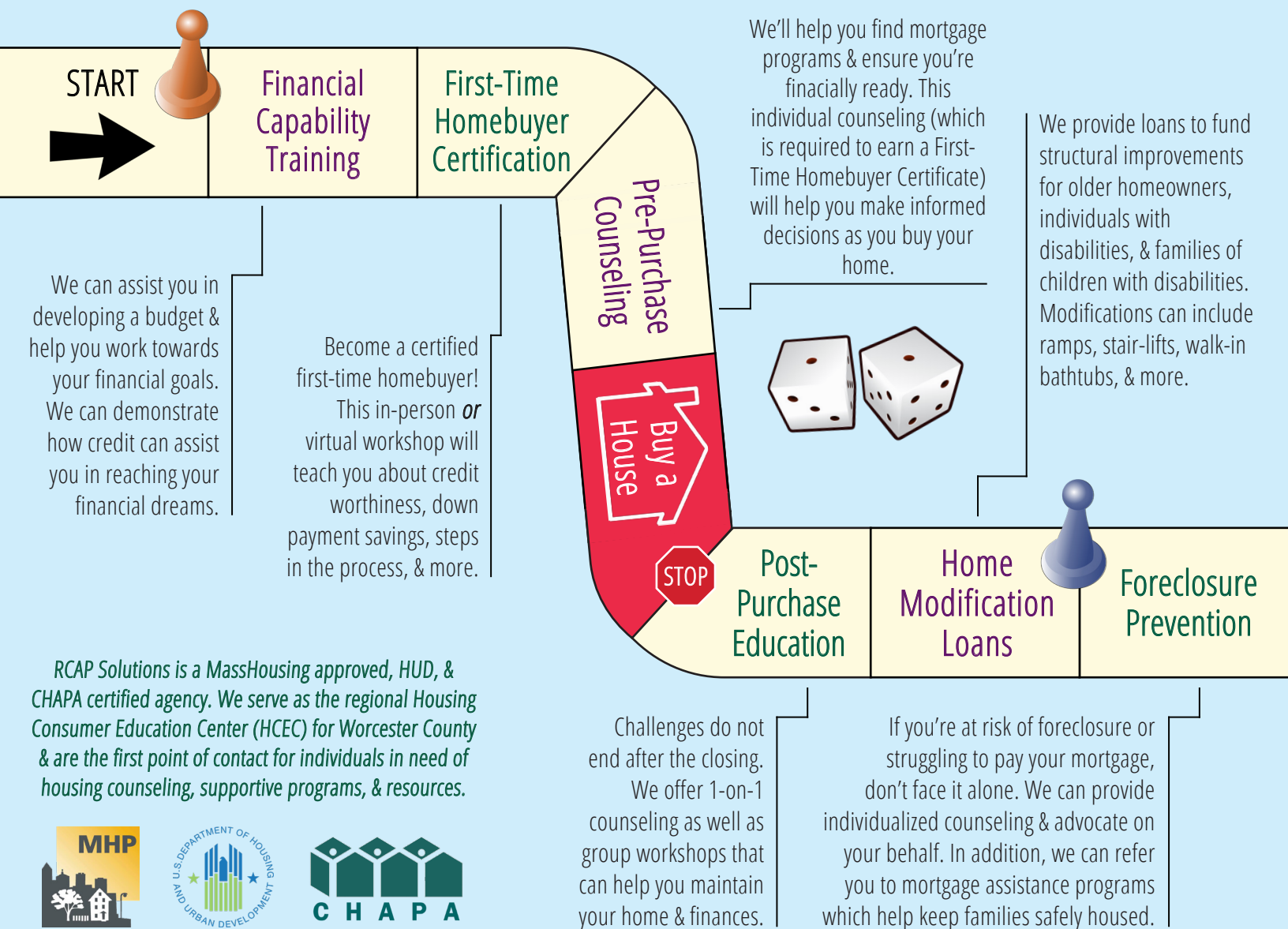




HCEC

HOUSING CONSUMER EDUCATION CENTER

Homeownership Support Before, During, & After You Buy



GET IN THE GAME & OWN YOUR HOME! CONTACT US:

978-630-6772 | TTY: 978-630-6754 | HCECedu@rcapsolutions.org | www.rcapsolutions.org/HCEC



HomeSafe Post-Purchase Workshops

For Homeowners



Congratulations, you bought a house! Now what? By attending RCAP Solutions' HomeSafe Post-Purchase workshop you will sharpen your knowledge and become equipped with the necessary skills to maintain your home and finances.

June 2 & 9, 2022 • 5:30 PM – 8:30 PM
Virtual

REGISTER:

<https://bit.ly/HomeSafeJune22>

Aug 23 & 30, 2022 • 5:30 PM – 8:30 PM
Virtual

REGISTER:

<https://bit.ly/HomeSafeAug22>

Workshop Topics Will Include:

- Home maintenance & repairs
- Budgeting skills & maintaining a good credit file
- Home, life, & disability insurance basics
- Refinancing options
- How to keep your home safe from fire & theft
- Other resources for homeowners

There is no charge for these classes.

For virtual workshops, both sessions must be attended to receive credit.

Those unable to attend can join our waitlist for future workshops at: <https://bit.ly/HCECInterest>

Questions? Contact Us!

Email: HCECedu@rcapsolutions.org

Phone: 978-630-6772

TTY: 978-630-6754

