



- 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.







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

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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):		
GROSS WONTHLY 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. FNIV	IA QUESTIONS (YES C	OR NO)		
Is any of the down payn	nent borrowed as a gift				
		gift, amount, and	• *		
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 Federal income Tax Returns Most recent 2 years W-2s and / or 1099s Copy of Accepted Offer / Purchase & Sale (If ready)				
<u> </u>	30 days of Pay Stubs		Conv of Property Listing Sheet / Annual Prop. Tax Info		

CONTACT US:



Most recent 2 months of bank statements (all assets)

GIOVANNI AYALA

Real Estate Asset Manager
Worcester Common Ground, Inc.
5 Piedmont Street
Worcester, MA 01610
Tel: (508) 754-0908, ext. 25
Fax: (508) 754-8771

Cell: (774) 262-9350 Email: gayala@wcg-cdc.com



Copy of legible government-issued photo ID

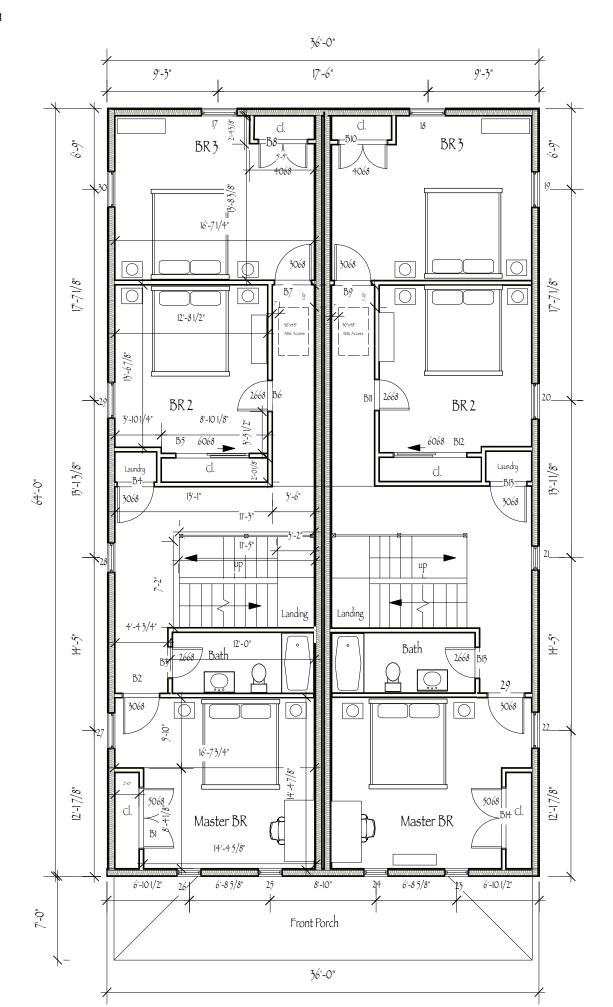
First Floor Plan 36'-0" 1/8"=1'-0" 7.19.21 7'-81/2" 7'-81/2" 4'-0" 12'-73/8" 4'-0" ,-91/8" Kitchen Kitchen 00 00 00 00 Island Island 10'-4 3/8" 10'-4 3/8" Dining Area Dining Area 9'-53/8" 18/65-6 Living Room Living Room 11.-115/8" 11'-11 5/8" Storage Storage up @73/16" 7-2" Landing .8/56-6 .8/56-,6 Bath 2668 Bath G 6068 6068 15'-8 1/4" 15'-81/4" 6'-2" Office Office Entry 🕏 2668 Entry 10'-0" 10'-0" 5'-6" 4'-0" 5'-10 1/4" 5'-6" 5'-6" 4'-0" 1-0-1 Front Porch

36'-0"

33 Merrick St.

2nd Floor Plan

1/8"= 1'0" 7.19.21



33 Merrick St.

Elevations

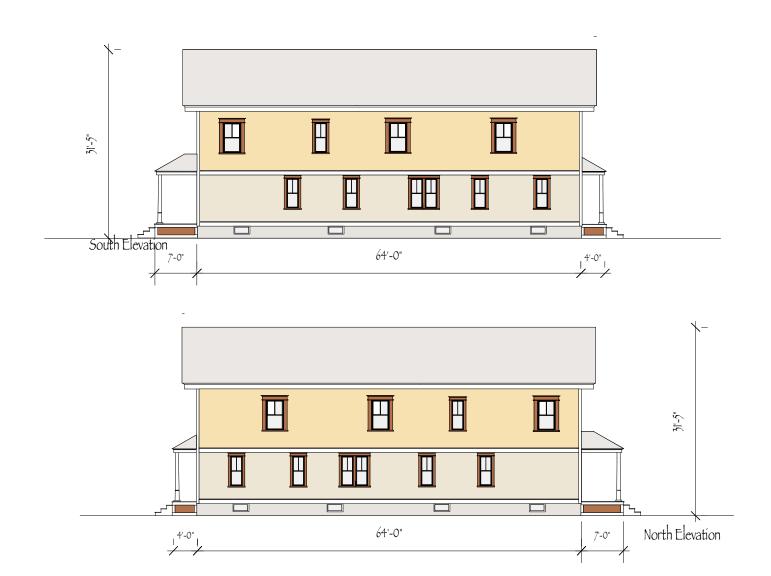
1/8" = 1'-0" 7.19.21





33 Merrick St.

North & South Elevations 1/8" = 1'-0" 7.19.21

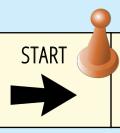






HOUSING CONSUMER EDUCATION CENTER

Homeownership Support Before, During, & After You Buy



Financial Capability Training First-Time Homebuyer Certification

We can assist you in developing a budget & help you work towards your financial goals.
We can demonstrate how credit can assist you in reaching your financial dreams.

Become a certified first-time homebuyer!
This in-person or virtual workshop will teach you about credit worthiness, down payment savings, steps in the process, & more.

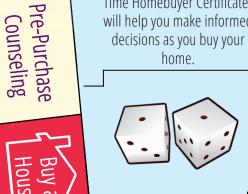
RCAP Solutions is a MassHousing approved, HUD, & CHAPA certified agency. We serve as the regional Housing Consumer Education Center (HCEC) for Worcester County & are the first point of contact for individuals in need of housing counseling, supportive programs, & resources.







We'll help you find mortgage programs & ensure you're finacially ready. This individual counseling (which is required to earn a First-Time Homebuyer Certificate) will help you make informed decisions as you buy your home.



We provide loans to fund structural improvements for older homeowners, individuals with disabilities, & families of children with disabilities. Modifications can include ramps, stair-lifts, walk-in bathtubs, & more.

Post-Purchase Education Home (Modification Loans

Foreclosure Prevention

Challenges do not end after the closing.
We offer 1-on-1 counseling as well as group workshops that can help you maintain your home & finances.

STOP

If you're at risk of foreclosure or struggling to pay your mortgage, don't face it alone. We can provide individualized counseling & advocate on your behalf. In addition, we can refer you to mortgage assistance programs which help keep families safely housed.

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



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

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 <u>no charge</u> 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





