

MMF First Time Home Purchase Program APPLICATION

APPLICATION CHECKLIST

NOTE: We cannot process your MMF First Time Home Purchase application if required documentation is missing.

YOU MUST ATTACH PROOF OF ALL SOURCES OF INCOME TO THIS

The following information must be attached to your completed MMF First Time Home Purchase Program (FTHPP) Application:

| | | |
|--|--|---|
| | MMF Citizenship Card & Photo Identification | For all applicant(s): Attach a photocopy of your current Manitoba Metis Citizenship Card or Confirmation letter from the MMF Central Registry Office (CRO) approving your Citizenship Application and one additional piece of Government Issued Photo ID; front and back; E.G. (Driver's License, Canadian Passport, Military ID, etc.) |
| | Income | For each Metis Family/Household over the age of 18 (excluding children in school full time and non-occupant guarantors): Attach copies of current documentation verifying sources and amounts of all income. E.G. (T4's and/or your two most recent pay stubs, etc.) If Self Employed, please attach your previous years Tax Returns and/or Financial Statements. |
| | Notice of Assessments | Attach a copy of your Notice of Assessments (2 most recent years) from the Canada Revenue Agency <u>for each applicant and person over the age of 18 in the household</u> (excluding children attending school full time and non-occupant guarantors). If you do not have your assessment, contact CRA or www.cra.gc.ca for more information. |

Please attach the following if applicable:

| | | |
|--|-----------------------------------|---|
| | Mortgage Pre-Qualification | Attach verification from a financial institution or recognized mortgage lender (if you have taken this step) that you qualify for a mortgage. If you require a mortgage, your bank or mortgage lender can assist you with the mortgage pre-qualification process. |
|--|-----------------------------------|---|

APPLICATION MUST BE SIGNED BY ALL APPLICANTS AND MUST ALSO INCLUDE A WITNESS SIGNATURE. A WITNESS CAN BE ANY PERSON OVER THE AGE OF 18 WHO IS NOT A PARTY TO THIS APPLICATION PROCESS.

****IF AN APPLICANT REQUIRES A CO-SIGNOR/GUARANTOR, THE CO-SIGNOR/GUARANTOR WILL BE REQUIRED TO PROVIDE THEIR CONTACT INFORMATION. THEY MUST ALSO SIGN THE APPLICATION, PROVIDE PHOTO ID, AND INCLUDE A WITNESS SIGNATURE. PLEASE ADVISE OUR STAFF AS THERE IS A SEPARATE FORM NEEDED.****

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Appendix A: Assisted Homeownership Application, MMF (Confidential)

This program was developed by the Manitoba Metis Federation to help Metis Citizens in need to take the step to home ownership. The Manitoba Metis Federation welcomes and encourages all Metis citizens who have **NEVER** owned a home to apply through this program. All applicants must complete this application for evaluation. Guidelines can be viewed on either the LRCC website at www.lrcc.mb.ca or the MMF website at www.mmf.mb.ca.

NOTE: APPLICANTS ARE UNABLE TO RECEIVE FUNDING FROM BOTH THE FTHTPP AND HELP PROGRAMS.

Process:

- 1) Complete application
- 2) Include required attachments/documents
- 3) Mail in application/drop off application at LRCC office, or email to info@lrcc.mb.ca

The following definitions apply when completing this application:

Combined Taxable Household Income is the amount of income that is used for taxation purposes of the Metis Family/Household, excluding children (under the age of 18) and non-occupant guarantor(s). Total taxable income of the household cannot exceed the Program Guidelines of \$100,000.00. The applicant's total liquid assets (inclusive of RRSP Investments) must also not exceed \$60,000.00 as the FTHTPP is a needs based program. The maximum purchase price for the program is \$600,000.00.

The following sources of income may be eligible to be included in the calculations for mortgage qualification purposes and must be acceptable to CMHC and Financial Institutions:

- Gross Salaries, wages, overtime payments, commissions, bonuses, tips, gratuities reported on T4's;
- The greater if the net income from your business or the total withdrawals from the business as personal salary of the purchaser(s) household who is self-employed and reported on your personal income tax return;
- The gross amount of Employment Insurance Benefits;
- The gross amount of WCB of Manitoba payments or other industrial accident insurance payments received as result of illness or disability;
- The gross amount of any Old Age Security, Federal Guaranteed Income Supplement as well as spouse's;
- The gross amount of every kind of pension, allowance, benefit, and annuity whether from a Federal, Provincial, or Municipal Government of Canada or any other country or state or from any other source (land claim settlements excluded);
- The gross amount of alimony, separation, maintenance, or support payments reported on your income tax return;
- The gross interest income earned from Banks or Credit Union accounts where a T5 has been issued;
- The gross amount of interest earned or payable from bonds, debentures, term deposits or investments, certificates, mortgages, capital gains, or lump sum payments or other assets where T slips have been issued and income is reported on your personal tax return.

Household

For the purpose of calculating the combined Total Taxable Household Income, the amount of and proof of income will be required for every person of the "Household" where "Household" is defined as:

- a) A Metis Individual;
- b) A Metis Individual and the individual's spouse or partner;
- c) A Metis Individual and if she or he has no spouse or partner, then any children over the age of 18 who are employed full-time or permanent part-time who will have permanent residency in the home and will be on the title and mortgage of the home.

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| 2. Household Composition (Excluding Applicant(s)) | | | | | |
|--|--------------|--|--|--|----------------|
| Name | DOB D/M/Y | Gender | Relationship to Applicant (daughter, son, partner, spouse, etc.) | For each household member, please check the appropriate column | |
| | | | | Metis | Non-Indigenous |
| 1. | | | | | |
| 2. | | | | | |
| 3. | | | | | |
| 4. | | | | | |
| Do all of the people listed live with you full time? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | |
| If no, provide the name of the person(s) & number of days per week they live with you. | | | | | |
| Name | # Days/Week | Reason for Not Living with you full time | | | |
| 1. | | | | | |
| 2. | | | | | |
| 3. Combined Taxable Household Income & Net Worth | | | | | |
| What is your combined Taxable Household Income: \$ _____ | | | | | |
| Please submit the following proof of income (copies) with this request: Two most recent years CRA Notice of Assessments and Notice of Reassessment (if applicable). Note: Copies of income tax returns may be required, two years T4 slip(s), and two current paystubs from source(s) of income. | | | | | |
| For self-employed applicants : Two most recent years CRA Notice of Assessments and your most recent Tax Return/Accountant Prepared Financial Statements/Statement of Business Activities will be required. | | | | | |
| For this application, self-employment income will be reduced by all deductions allowed by the Canada Revenue Agency, except for the following: | | | | | |
| <ol style="list-style-type: none"> 1. Capital Cost Allowances for the depreciation of assets; 2. Rent paid by the individual, where the individual operates their business from their residence; 3. Childcare expenses | | | | | |

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Please complete the following table detailing the combined personal net worth of all applicants

| Assets | Value | Liabilities | Balance Owing | Monthly Payment |
|-----------------------|-------|---|---------------|-----------------|
| Cash on Hand | | Student Loan | | |
| Cash in the Bank | | Line of Credit | | |
| RRSP's & Savings | | Bank Overdraft | | |
| Auto & Truck | | Bank Loan | | |
| Investments | | Credit Card | | |
| Recreational Vehicles | | Credit Card | | |
| Other Assets | | Credit Card | | |
| Total Assets | \$ | Total Liabilities | \$ | |
| | | Total Net Worth (Assets-Liabilities) | \$ | |

4. Program Priorities

Please Identify which if any of the following Program Priorities apply **(Check All That Apply)**

- Residing in Social Housing Escaping Situations of Violence

Briefly Explain:

5. Other Concerns

Will home ownership address any of the following needs or concerns? **(Check All That Apply)**

- Overcrowding Health & Safety Accessibility Need Family Reunification

Briefly Explain:

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6. Present Accommodations

At Present, do you:

Rent Live with a family member Other, explain: _____

If you are a current tenant, please provide name and phone number of your landlord or Social Housing Provider:

Name: _____ Phone #: _____

Amount of monthly rent (if any): \$ _____ Are utilities included? Yes No

Have you or any other applicant **ever** owned a home, or have ownership of any home or any other real estate including cottages or undeveloped land?

Yes No If Yes, please provide reason(s) below and fill out the accompanying questionnaire:

7. Additional Information

Have you signed an Agreement or Offer of Purchase and/or Sale? Yes No

If you require the MMF First Time Home Purchase Program funds for a home purchase, please **DO NOT make an offer on a home, unless you have received written confirmation that your MMF First Time Home Purchase Application has been approved**

Do you have a Lawyer?

Yes No If Yes, Contact Info: _____

Do you have a Realtor?

Yes No If Yes, Contact Info: _____

Name of your Financial Institution & Contact Information:

Please indicate applicant and co-applicant employer(s) name, address and/or other sources of income. If length of employment is less than one year, please list previous employer.

| Applicant Name | Employer Name | Employer Address | Length of Employment |
|-----------------------|----------------------|-------------------------|-----------------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |

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| 8. Residence History | |
|---|---|
| Please provide your residence history (addresses) for the last (3) years; | Period of residency (dd/mm/yyyy) to (dd/mm/yyyy); |
| 1. | |
| 2. | |
| 3. | |
| 9. How did you hear about the MMF First Time Home Purchase Program? | |
| Please choose all that apply: | |
| <input type="checkbox"/> MMF Social Media <input type="checkbox"/> MMF Website <input type="checkbox"/> MMF Local <input type="checkbox"/> MMF Regional Office <input type="checkbox"/> Information Session <input type="checkbox"/> MMF Affiliate <input type="checkbox"/> Word of Mouth <input type="checkbox"/> Other: _____ | |
| 10. MMF First Time Home Purchase Program Terms | |
| <p><i>Louis Riel Capital Corporation (LRCC), the administrator for the FTHPP will enter into a forgivable loan agreement (FLA) with each successful Metis applicant prior to advancing funds and will ensure that the terms of the FLA include a covenant by the Metis applicant to repay all or part of the advanced funds to LRCC if the terms of the FTHPP are not fulfilled ie. The property ceases to be the applicant’s primary residence, or the Metis applicant obtains their Bill C-31 First Nation Status under the Indian Act within ten (10) years following the date of possession. <u>This forgivable loan agreement will be registered as a Mortgage against title to your home property until such time as your commitment under the FTHPP and FLA has been fulfilled. The mortgage represents the security & commitment to the FTHPP in the event of a default in the mortgage or terms of the FLA.</u></i></p> | |
| <p><i>If successful, funds will be advanced to the solicitor acting for the purchaser to be held in trust pending completion of the sale. No funds will be advanced to any other party. The funds advanced are subject to the trust condition that the funds will be returned to LRCC if the transaction is not completed for any reason. If funds are returned to LRCC and the applicant wants to re-apply for the funding, the applicant must re-submit their application and meet the eligibility requirements.</i></p> | |
| <p><i>All applicants who give personal information to LRCC shall be required to consent to the release of that information to the MMF to comply with the Personal Information Protection and Electronic documents Act (PIPEDA) and Freedom of Information and Protection of Privacy Act (FIPPA). The information provided on this application will be used for the purpose of determining eligibility and potential successful selection for the MMF FTHPP assisted homeownership program.</i></p> | |
| <p>The undersigned consents to the release of information in this application form and the attached documents if required by law. Any questions regarding the collection or release of this information should be directed to:</p> | |
| <p>Manitoba Metis Federation First Time Home Purchase Program C/O Louis Riel Capital Corporation 340-150 Henry Ave Winnipeg Manitoba R3B 0J7 Email: info@lrcc.mb.ca Toll Free: 1-800-387-6004 Local: 204-589-0772 Fax: 204-589-0791</p> | |

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11. Applicant Declaration

The undersigned hereby understands, agrees, and declares that:

- *The information provided on this request will be used for the purpose of determining preliminary eligibility for the MMF First Time Home Purchase Program;*
- *A final written confirmation of eligibility for program funds will be issued after all other program requirements are met and prior to any forgivable loan agreement being signed;*

I/we consent to the sharing of my/our information with LRCC or MMF strategic partners.

I/we certify that the information provided in this application is true, complete, and accurate to the best of my/our knowledge.

I/we acknowledge that knowingly making a false or fraudulent application shall be considered sufficient cause for refusal of this application for the MMF First Time Home Purchase Program.

I/we understand the terms and conditions for compliance are at the sole discretion of the Manitoba Metis Federation and/or the Program Administrator, Louis Riel Capital Corporation (LRCC).

Furthermore, it is understood and I/we are agreeable to LRCC conduction a full credit investigation including pulling an Equifax/Credit Bureau Report on us.

I/We have read, understand, and agree to the program’s terms and conditions

Before submitting this application, the signature(s) MUST BE WITNESSED & DATED using the space provided below:

| | | |
|--|-----------------------------|------|
| Primary Applicant Name (required) (please print) | Primary Applicant Signature | Date |
| Co-Applicant Name (required) (please print) | Co-Applicant Signature | Date |
| Witness Name (required) (please print) | Witness Signature | Date |

For assistance with this application or questions regarding your submission, please contact:

Louis Riel Capital Corporation
The Program Administrator
340-150 Henry Ave
Winnipeg Manitoba R3B 0J7

Email: info@lrcc.mb.ca
Toll Free: 1-800-387-6004
Local: 204-589-0772
Fax: 204-589-0791

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12. FIRST TIME HOME PURCHASE PROGRAM: PREVIOUS HOMEOWNERSHIP QUESTIONNAIRE

For Metis Applicant(s) Only

Please fill out the following questionnaire **ONLY IF YOU HAVE OWNED A HOME** to determine if you would qualify for the First Time Home Purchase Program (FTHPP)

1. Are you a Manitoba Metis Citizen:

- Yes (Go to Question 2)
- No (You are not eligible for the FTHPP)

2. Are you intending on buying a property to occupy as your principal place of residence:

- Yes (Go to Question 3)
- No (You are not eligible for the FTHPP)

3. Have you owned a home (have you been on title) or have any ownership in any home including cottages or undeveloped land:

- Yes (You are not considered a first-time home buyer. However if you have experienced a breakdown of marriage or common-law partnership. Go to Question 4)
- No (You are not eligible to apply for the FTHPP)

4. Have you owned a home (have you been on title) or have any home ownership in any home including cottages or undeveloped land in the last 10 calendar years (January 1-December 31):

- Yes (Go to Question 5)
- No (You are eligible to apply for the FTHPP)

5. Have you been living separate and apart from your spouse or common-law partner because of a breakdown of your marriage or common-law partnership for a period of at least 1 year:

- Yes (Go to Question 6)
- No (You are not eligible to apply for the FTHPP)

6. Is the home you intend to buy different than your current principal place of residence:

- Yes (You are eligible to apply for the FTHPP)
- No (You are not eligible to apply for the FTHPP)