

# CRF DISASTER PROGRAM INTAKE APPLICATION SANTA ROSA COUNTY

## INSTRUCTIONS FOR APPLICATION

### General Instructions

Read the instructions for this application.

Please type or use BLUE or BLACK ink. Do not use pencil or other colors of ink. Please write legibly. All blanks must be completed or have N/A written in.

All household members 18 years of age or older must sign and date the application.

Submit application with all the required documentation to:

Mail: Santa Rosa Housing Dept. 6051 Old Bagdad Hwy, Milton, FL 32583

Drop-Off: Dropbox located by the door at Suite 201 at the above address

Email: [WebEmail-Housing@santarosa.fl.gov](mailto:WebEmail-Housing@santarosa.fl.gov)

### Itemized Instructions

- 1. APPLICANT INFORMATION:** Provide your legal name, an address where you receive your mail, an e-mail address (if applicable), your date of birth, and your marital status and other fields.
- 2. CO-APPLICANT/OTHER HOUSEHOLD MEMBER INFORMATION:** List all other members of the household residing in the unit. Attach additional sheets if necessary.
- 3. ALTERNATE CONTACTS INFORMATION:** This information is being collected to assist us in locating you in the event that you move or are living temporarily in another location. List contacts who are helping you through this process, if applicable.
- 4. HOUSEHOLD COMPOSITION AND CHARACTERISTICS:** As of today, list the current Head of Household and all other members of the household. Indicate the relationship of each family member to the Head of Household, date of birth and marital status. Indicate if any of the members listed are disabled and explain if there are any expected additions to the future household, e.g. birth of a child, adoption, legal custody ruling resulting in an additional household member.
- 5. RACE AND ETHNICITY FOR HEAD of HOUSEHOLD:** This information is collected for reporting purposes only.
- 6. ELIGIBILITY INFORMATION:** The information collected here is important to determine eligibility as it relates to emergency assistance.
- 7. COVID-19 INFORMATION:** Provide basic information concerning eligibility related to the public health emergency with respect to COVID-19. Provide information on whether you or a household member was directly affected by COVID-19.
  - a. Agreement to turn over Proceeds; Future Reassignment.

If the applicant has received or receives any Proceeds from any source that covers the expenses covered by the CRF assistance provided, the applicant agrees to promptly pay such amounts to Santa Rosa County.
  - b. In the event that the applicant received, receives or is scheduled to receive any Proceeds not previously disclosed to Santa Rosa County, the applicant shall notify Santa Rosa County of such Subsequent Proceeds, and Santa Rosa County will determine the amount, if any, of such Subsequent Proceeds that are a duplication of benefits (DOB). Subsequent Duplication of Benefits proceeds shall be disbursed as follows:

- (1) If the Award has been fully expended by Santa Rosa County, any Subsequent DOB Proceeds shall be paid by applicant to Santa Rosa County up to the amount of the Award.
- (2) If no portion of the Award has been expended by Santa Rosa County, any Subsequent DOB Proceeds shall be paid by applicant to Santa Rosa County and used to reduce the Award. If the application of the Subsequent DOB Proceeds would reduce the Award to zero, all Subsequent DOB Proceeds and any funds previously paid by the applicant to Santa Rosa County shall be returned to the applicant, and this Agreement shall terminate.
- (3) If some portion of the Award has been expended by Santa Rosa County, any Subsequent DOB Proceeds shall be used, retained and/or disbursed in the following order: (1) Subsequent DOB Proceeds shall first be paid by applicant to Santa Rosa County to reduce the unexpended portion of the Award; (2) if the application of the Subsequent DOB Proceeds would reduce the unexpended Award to zero, any remaining Subsequent DOB Proceeds shall be applied to expended portion of the Award and retained by Santa Rosa County; (3) if the application of the Subsequent DOB Proceeds reduces both the unexpended and the expended portions of the Award to zero, any remaining Subsequent DOB Proceeds shall be returned to the applicant, and this Agreement shall terminate.
- (4) If Santa Rosa County makes the determination that the applicant does not qualify to participate in the Program or the applicant decides not to participate in the Program, the Subsequent DOB Proceeds and any funds previously paid by the applicant to Santa Rosa county that have not been used or obligated by the Program shall be returned to the applicant, and this Agreement shall terminate.
- (5) Once Santa Rosa County has recovered an amount equal to the Award, Santa Rosa County will reassign to applicant any rights assigned to Santa Rosa County pursuant to this Agreement.

**8. OTHER ASSISTANCE RECEIVED:** Provide all information any other type of related assistance to the disaster.

**9. INCOME INFORMATION:** Provide information on all household income sources. Income includes the following: Wages, salaries and tips, alimony, child support, military income, part-time income, temporary income, TANF, Social Security, other benefits, and other income for all household members. Food benefits are NOT considered income.

**10. ASSET INFORMATION:** Provide the requested information on assets for all household members. Examples of what constitutes assets are listed below:

Typical assets include:

- Cash held in savings, checking accounts, safe deposit boxes, homes, etc.;
- Stocks, bonds, treasury bills, CDs, mutual funds, money market accounts, and other investment accounts;
- Individual retirement accounts, 401(k), Keogh accounts, annuities, and other similar retirement savings accounts;
- Cash value of life insurance policies available to the holder before death;
- Personal property that is held for investment purposes;
- Equity in real property;
- Retirement and pension funds;
- Mortgage or deeds of trust held by the applicant

Some items of personal property are **NOT** counted as assets for the purposes of determining annual income:

- Automobiles;
- Jewelry; and/or
- Term life insurance policies

#### **11. FALSE STATEMENTS**

Chapter 817 of the Florida Statutes provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under §775.082 or 775.083.

Applicant is hereby notified that intentionally or knowingly making a materially false or misleading written statement relating to the Program could result in ineligibility for benefits, action to recover any Program benefits paid to or on behalf of applicant, and/or a referral to criminal law enforcement. Applicant represents that all statements and representations made by applicant regarding Proceeds received by applicant have been and shall be true and correct.

#### **12. PUBLIC RECORDS DISCLOSURE AND ACKNOWLEDGMENT**

Information provided by the applicant(s) may be subject to Chapter 119, Florida Statutes, regarding Open Records.

Information provided by you/your household that is not protected by Florida Statutes can be requested by any individual for their review and/or use. This is without regard as to whether or not you qualify for funding under the program(s) for which you are applying. Having been advised of this fact prior to finalizing the application for assistance or supplying any information, your signature below indicates that:

I/We agree to hold harmless and indemnify Santa Rosa County, any governmental agency, its officers, employees, stockholders, agents, successors and assigns from any and all liability and costs that may arise due to compliance with the provisions of Chapter 119, Florida Statutes.

I/We agree that Santa Rosa County does not have any duty or obligation to assert any defense, exception, or exemption to prevent any or all information given to Santa Rosa County in connection with this application, or obtained by them in connection with this application, from being disclosed pursuant to a public records law request.

I/We agree that Santa Rosa County does not have any obligation or duty to provide me/us with notice that a public records law request has been made.

I/We agree to hold harmless Santa Rosa County or any governmental agency, its officers, employees, stockholders, agents, successors and assigns from any and all liability that may arise due to my/our applying for assistance.

**13. ELIGIBILITY RELEASE:** It is required that you sign this form, which allows the Subrecipient, State or Vendor to request information from Third Parties if it chooses to do so, concerning your eligibility and participation in this program. This form allows for income, assets, child support, etc. to be verified and documented.

\_\_\_\_\_  
Applicants Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Household Member

\_\_\_\_\_  
Date

\_\_\_\_\_  
Household Member

\_\_\_\_\_  
Date

\_\_\_\_\_  
Household Member

\_\_\_\_\_  
Date



**SANTA ROSA COUNTY  
DEVELOPMENT SERVICES  
HOUSING**

SHAWN WARD, AICP  
Planning & Zoning Director  
shawnw@santarosa.fl.gov

6051 Old Bagdad Highway, Suite 201 | Milton, Florida 32583

**Notice to Applicant  
CRF-Coronavirus Relief Fund  
ACCESS TO FINANCIAL RECORDS**

This is notice to you as required by the Right to Financial Privacy Act of 1978 that Santa Rosa County, and the Florida Housing Finance Corporation have a right of access to financial records held by any financial institution in connection with the consideration or administration of the CRF Rent/Mortgage/Utility Assistance Program for which you have applied. Financial records involving your transactions will be available to Santa Rosa County, and the Florida Housing Finance Corporation without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

**APPLICANT SIGNATURE:**

**DATE:**

Santa Rosa County certifies that, in connection with this request for access to financial records, it is in compliance with the applicable provisions of said Act.

**Title & Signature of Person Taking Application:**

**Date:**

## Application Documentations:

- ❖ Request for Assistant Application signed by all household members 18 year of age or older
- ❖ CRF Duplication of Benefits Agreement
- ❖ Photo ID's for all household members 18 or older and social security cards/birth certificates for all household members
- ❖ Copies of 2 consecutive paystubs for the month of February (if self-employed, 3 month P&L for December through February)
- ❖ Documentation regarding loss of income or loss of hours due to COVID-19 (if self-employed, P&L for March to current)
- ❖ Evidence of any other income received by household (child support/unemployment benefits...)
- ❖ Copies of the two most recent checking & savings statements for all household members accounts (See items #10 regarding other asset documentation that may be required)
- ❖ Utility statements (power, water, sewer, garbage) for February (must be in a current status), most recent utility statement showing status
- ❖ For Renters:
  - Lease Agreement
  - Letter from landlord stating your payment status as of 3/1/2020 (you must not have been behind on payments at this time) and your current payment status. If past payments are due, it needs to list what months and the amount due to bring current
- ❖ For Mortgages:
  - Mortgage statement from February to show payment status (you must not have been behind on payments
  - Current mortgage statement showing status

## HOUSING INTAKE APPLICATION

Application Number:	
Application Received By:	Date/Time Application Received:
What type of housing assistance are you requesting? <span style="float: right;">Circle all that apply</span>	
Rent      Mortgage      HOA fees      Electric      Water      Gas	
Other (Explain)	
<b>TO BE COMPLETED BY APPLICANT: (Head of Household)</b>	
Full Name:	
Current Address:	Apt#
City, State Zip:	
Daytime phone:	Mobile Phone:
E-mail Address:	Date of Birth:
Marital Status:	Age:
Employed?    Yes            No	Self Employed?    Yes            No
<b>1. TO BE COMPLETED BY CO-APPLICANT:</b>	
Full Name:	
Daytime phone:	Mobile Phone:
E-mail Address:	Date of Birth:
Marital Status:	Age:
Employed?    Yes            No	Self Employed?    Yes            No

**4. HOUSEHOLD COMPOSITION, CHARACTERISTICS AND FAMILIAL STATUS:** - As of today, all other members of the household. Indicate the relationship of each family member to the Head of Household (spouse, sibling, etc.). In addition, indicate if there are any additional members in the near future to the household.

Household Member Name	Relationship to Head of HH	Age	Date of Birth	Marital Status	Is household member listed disabled? Y/N	Employed	
						Yes	No
						Yes	No
						Yes	No
						Yes	No
						Yes	No
						Yes	No

**5. RACE AND ETHNICITY FOR HEAD of HOUSEHOLD (Check one):** -This information is being collected for reporting purposes only.

**RACE (Check all that apply):**

<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Other Multi-Racial

**ETHNICITY (Check one):**

Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin, regardless of race. The term, "Spanish origin," can be used in addition to "Hispanic or Latino."

Non-Hispanic or Latino - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

**ELIGIBILITY INFORMATION:** - If the answer to any of the following questions is NO, you are not eligible for assistance:

Were you or a household member affected by the COVID-19?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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How many household members are affected by COVID-19?

For each Household member affected by COVID-19, provide the following information:

**1st household member affected by COVID-19**

Name:

Are they unemployed or underemployed due to COVID-19?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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Date person became unemployed or under employed

Name and address of employer prior to being impacted by COVID-19:



What was the annual gross income of this person prior to being affected by COVID-19 or March 1, 2020 whichever is later?		
Current employer:		
What was the projected annual gross income of this household after being affected by COVID-19?		
Is the person receiving unemployment benefits? Yes or No		
If yes, how much are they receiving monthly \$		
Provide additional information about Hardship:		
<b>2nd household member affected by COVID-19</b>		
Name:		
Are they unemployed or underemployed due to	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Date the person became unemployed or under		
Name and address of employer prior to being impacted by COVID-19:		
What was the annual gross income of this person prior to being affected by COVID-19 or March 1, 2020 whichever is later?		
Current employer:		
What was the projected annual gross income of this household after being affected by COVID-19?		
Is the person receiving unemployment benefits? Yes or No		
If yes, how much are they receiving monthly \$		

Provide additional information about Hardship:

**Property Information**

Do you rent or own a pre-1994 mobile or manufactured home?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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Are you past due or delinquent on your rent, mortgage or utilities?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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What is your monthly rent payment?

What is your monthly mortgage payment?

What is your average monthly electric payment?

What are the penalties due, if any?

How many months of rent are past due?	Amount Due
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How many mortgage payments are past due?	Amount Due
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How many months of HOA fees are past due?	Amount Due
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How many months of utilities are past due?	Amount Due
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*The following question will require a special review to determine eligibility:*

Did you apply for COVID-19 assistance to any other program or organization?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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Explain:

Have you received any COVID related assistance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount Approved?	Amount Received to date:

List agency providing services	1
	2
	3

<b>INCOME INFORMATION:</b> Income includes: Wages, salaries and tips, alimony, child support, military income, part-time income, temporary income, TANF, Social Security, unemployment benefits, other benefits for all household members. List ALL household members and their incomes. Attach a separate sheet if you need more space.
<b>FOOD STAMPS ARE NOT CONSIDERED INCOME- do not list food stamps.</b>

Household Member Name	Full Time Student? Y/N	Source of Income (include employer name) If Applicable	Rate of Pay	Payment Basis (hourly, weekly, monthly, etc.)

<b>ASSET INFORMATION:</b> Provide the requested information on any property you may own or assets you may have.	
Do you own any other real estate?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
If yes, provide address, city and state of property(s):	

What is the tax roll value of the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, what is the current balance owed on the mortgage?	
Do you have income from the property? (rental income)	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered yes, provide amount of annual income	\$
Is your primary residence currently in foreclosure?	<input type="checkbox"/> Yes <input type="checkbox"/> No

List below the types and sources of any household assets. Provide both the current cash value and the estimated annual income from the asset. (A listing of examples is located in the instruction section.) Provide this information for all household members.

Household Member Name	Type & Source of Asset	Cash Value of Asset	Annual Income from Asset

**ELIGIBILITY RELEASE:** It is required that you sign this form, which allows Santa Rosa County, subrecipient, sponsor, State or Vendor to request information from Third Parties concerning your eligibility and participation in this program.

Information Covered: Inquiries may be made about items initialed below by the applicant.

Instructions to Applicant: Your signature on this Eligibility Release, and the signatures of each member of your household who is 18 years of age or older, authorizes Santa Rosa County or any of its duly authorized representatives to obtain information from a third party regarding your eligibility and continued participation in the CRF Program for disaster assistance. Each adult member of the household must sign this Eligibility Release.

Information provided by the applicant(s) may be subject to Chapter 119, Florida Statutes, regarding Open Records.

**APPLICANT CERTIFICATION:** Certify that all the information in the application is true, to the best of your knowledge. By signing this application to verify the information contained, the applicant authorizes Santa Rosa County or any of its duly authorized representatives to verify the information listed herein.

I/We understand the information provided above is collected to determine if I/we are eligible to receive assistance under the CRF program.

I/We hereby certify that all the information provided herein is true and correct.

I/We understand that providing false statements or information for the purpose of obtaining assistance is grounds for termination of housing assistance and is punishable under Chapter 817 of the Florida Statutes as a first-degree misdemeanor.

I/We authorize the above-referenced City/County/subrecipient/sponsor and any of its duly authorized representatives to verify all information provided in this application.

I/We understand that additional information will likely be required to move forward with this program.

**Applicant's Authorization:**

I authorize the above-named Subrecipient, Sponsor, State or Vendor to obtain information about me and my household that is pertinent to determining my eligibility for participation in the Program. I acknowledge that:

- (1) A photocopy of this form is as valid as the original; AND
- (2) I have the right to review information received using this form; AND
- (3) I have the right to a copy of information provided to the Subrecipient and to request correction of any information I believe to be inaccurate; AND
- (4) All adult household members will sign this form and cooperate with the Subrecipient in the eligibility verification process.
- (5) If the applicant falsified information to obtain assistance, all funds paid on behalf of the applicant must be repaid to the program.

<b>Signature of Applicant:</b>	<b>Date</b>
<b>Signature of Co-Applicant:</b>	<b>Date</b>
<b>Household member:</b>	<b>Date</b>
<b>Household member:</b>	<b>Date</b>
<b>Household member:</b>	<b>Date</b>
<b>Household member:</b>	<b>Date</b>
<b>Household member:</b>	<b>Date</b>
<b>Household member:</b>	<b>Date</b>
<b>Household member:</b>	<b>Date</b>
<b>Household member:</b>	<b>Date</b>
<b>Household member:</b>	<b>Date</b>

**Warning: Chapter 817 of the Florida Statutes provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under §775.082 or 775.083.**

**CRF ASSISTANCE SELF-CERTIFICATION OF INCOME FORM**

To be completed by each adult household member

Household Member \_\_\_\_\_

Local Government \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ email \_\_\_\_\_

1.  I hereby certify that I have been negatively impacted by the **COVID-19** pandemic and am underemployed or unemployed.

2. I will receive income from the following sources over the next 12 months: (Circle Y (yes) or N (no) for each statement):

Y N Wages from employment (including commissions, tips, bonuses, fees, etc.); \$ \_\_\_\_\_

Y N Net income from operation of a business; \$ \_\_\_\_\_

Y N Rental income from real or personal property; \$ \_\_\_\_\_

Y N Interest or dividends from assets; \$ \_\_\_\_\_

Y N Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;  
\$ \_\_\_\_\_

Y N Unemployment; \$ \_\_\_\_\_

Y N Disability payments; \$ \_\_\_\_\_

Y N Public assistance payments; \$ \_\_\_\_\_

Y N Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;  
\$ \_\_\_\_\_

Y N Sales from self-employed resources; \$ \_\_\_\_\_

Y N Any other source not named above; \$ \_\_\_\_\_

Y N I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

3. I will be using the following sources of funds to pay for rent and other necessities: \_\_\_\_\_

**I certify my anticipated gross annual income for the next 12 months to be (Total of section 2): \$ \_\_\_\_\_.**

I will inform local government staff if my income changes during the period when I am receiving assistance.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of a lease agreement. The information provided is subject to verification by the county or eligible municipality.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Printed Name of Applicant

\_\_\_\_\_  
Date

Witness \_\_\_\_\_

Witness \_\_\_\_\_

or

**FOR AN OATH OR AFFIRMATION:**

STATE OF FLORIDA

COUNTY OF \_\_\_\_\_

Sworn to (or affirmed) and described before me this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_.

(NOTARY SEAL)

Signature \_\_\_\_\_

\_\_\_\_\_  
Name of Notary (Typed, Printed, or Stamped)

Personally Known \_\_\_\_\_ OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_

## CRF Duplication of Benefits Agreement with Recipient

*Disclaimer: This is a sample agreement template and is not a complete legal document. Before using any part of this template, check with legal counsel to ensure that the Local Government's subrecipient agreements comply with state and federal laws and regulations, CRF guidelines and the CRF Subrecipient Agreement with FHFC.*

Whereas, ("Recipient") is receiving Florida Housing Finance Corporation (FHFC) Coronavirus Relief Funds (CRF) in the amount of \$ \_\_\_\_ to provide funding to (pay rent, pay mortgage payments, pay utilities) for the property located at <insert address>.

Now, therefore, the Jurisdiction has an option to recoup assistance used on the above described property upon the terms, conditions and contingencies herein set forth:

### **Federal Benefits and Charitable Donations**

Recipient agrees that if he/she receives further federal benefits or charitable donations to (pay rent, pay mortgage payments, pay utilities) in connection with the COVID-19 response, the recipient will report receiving benefits by emailing <insert email address> or calling <insert phone number> within one (1) month of receipt of additional proceeds and/or benefits. If recipient fails to report additional federal benefits or charitable donations, then the Jurisdiction may require immediate repayment in full of the entire amount of assistance provided by the Jurisdiction.

### **Duplication of Benefits**

Recipient agrees that if benefits received subsequent to the receipt of CRF funds are a duplication of benefits (DOB) received from other sources such as federal benefits or charitable donations, that the following shall apply:

1. If the Award has been fully expended by the City/County, any Subsequent DOB Proceeds shall be repaid by Recipient to the City/County up to the amount of the Award.
2. If no portion of the Award has been expended by the City/County, any Subsequent DOB Proceeds shall be paid by Recipient to the City/County and used to reduce the Award. If the application of the Subsequent DOB Proceeds would reduce the Award to zero, all Subsequent DOB Proceeds and any funds previously paid by the Recipient to the City/County shall be returned to the Recipient, and this Agreement shall terminate.
3. If some portion of the Award has been expended by the City/County, any Subsequent DOB Proceeds shall be used, retained and/or disbursed in the following order: (1) Subsequent DOB Proceeds shall first be paid by Recipient to the City/County to reduce the unexpended portion of the Award; (2) if the application of the Subsequent DOB Proceeds would reduce the unexpended Award to zero, any remaining Subsequent DOB Proceeds shall be applied to expended portion of the Award and retained by the City/County; (3) if the application of the Subsequent DOB Proceeds reduces both the unexpended and the expended portions of the Award to zero, any remaining Subsequent DOB Proceeds shall be returned to the Recipient, and this Agreement shall terminate.
4. If the City/County makes the determination that the Recipient does not qualify to participate in the Program or the Recipient decides not to participate in the Program, the Subsequent DOB Proceeds and any funds previously paid by the Recipient to the City/County that have not been used or obligated by the Program shall be returned to the Recipient, and this Agreement shall terminate.
5. Once the City/County has recovered an amount equal to the Award, the City/County will reassign to Recipient any rights assigned to the City/County pursuant to this Agreement.

**Income Eligibility**

Recipient certifies that he/she has provided complete, accurate, and current information regarding household income to demonstrate Recipient’s eligibility to receive CRF funds.

**Enforcement**

The Recipient and the Jurisdiction acknowledge that the Jurisdiction has the right and responsibility to enforce this agreement.

Whereas, if the Recipient does not violate any of the terms listed in this agreement, then this agreement will be considered released on the day of \_\_\_\_, 20\_\_ .

IN WITNESS WHEREOF, the undersigned recipient(s) has/have affixed his/her signature(s) and seal(s) this day of \_\_\_\_\_.

Signed, sealed and delivered in the presence of:

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower