



HOME BUYER APPLICATION INFORMATION

Applications should be completed and returned to *Manna Development Corporation, 14152 Telegraph Road, Redford, MI 48239*. If the required documents are not returned with your application, it will be deemed incomplete and will be rejected.

Applications will be serviced on a first come first served basis. No applicant shall on the grounds of race, color, religion, handicap, familial status, national origin or sex be excluded from participation in be denied the benefits of, or be subjected to discrimination under any program or activity funded under this program.

HOW DOES THE PROGRAM WORK?

STEP #1: Home Buyers must submit a completed program Home Buyer Application to Manna Development Corporation for review of eligibility determination.

STEP #2: Once a Home Buyer meets income and other program requirements a Purchase Agreement may be generated where a purchase offer meets Manna Development Corporation's criteria.



MANNA DEVELOPMENT CORPORATION Community Stabilization and Revitalization Program

OVERVIEW AND GUIDELINES

OVERVIEW

The Manna Development Corporation (MDC) community stabilization and revitalization was designed to help communities stabilize and revitalize residential communities by providing opportunities for low to moderate income families to become home owners. Homebuyers must income-qualify based on income limits established by HUD. Homebuyers with incomes at or below 120% of Area Median Income (AMI) are eligible.

General program information and applications are available at Manna Development Corporation's main location – 14152 Telegraph Road, Redford, MI 48239. You may also contact the office by calling 313-534-4704.

GUIDELINES

Income Eligibility Requirements

- Eligible household income cannot exceed low/moderate income limits (120% Area Median Income) established by U.S. Department of Housing and Urban Development (HUD) to be eligible for this program.
- See Attachment A for maximum gross annual household income by household size.
- Income information must be submitted for all household members over the age of 18.
- Income guidelines vary by geographic area.

Eligible Homebuyers

- Homebuyers *must* purchase the home as their *principal residence*.
- Applicant's gross household income cannot exceed low/moderate income limits (120% Area Median Income) established by HUD to be eligible for this program.
- Applicants must complete and sign the Home Buyer Application (Attachment B).
- The Home Buyer Application must be submitted to Manna Development Corporation prior to execution of a Purchase Agreement.

Eligible Properties

- Profiles for eligible properties are available, you may call 313-534-4707

Purchase Agreements

- The Home Buyer Application must be submitted to MDC prior to execution of a Purchase Agreement.
- The purchase agreement contract must indicate that the homebuyer is purchasing the house from Manna Development Corporation's stabilization and revitalization program and must meet requirements.

AUTHORIZATION TO RELEASE
INFORMATION

The undersigned understands that Manna Development Corporation and/or its representative(s) maintains several government relationships through neighborhood stabilization efforts and is subject to monitoring.

Therefore, the undersigned authorizes any lender to release a copy of the appraisal to Manna Development Corporation for the purposes of data collection.

In addition, the undersigned authorizes Manna Development Corporation to contact any lenders, agencies, offices, groups or non-profit organizations:

- to obtain necessary information to help me find down payment assistance money
- to help me complete my real estate transaction.

This authorization expires upon successful settlement of my real estate transaction, unless otherwise stipulated in writing.

Printed Name of Applicant _____

Signature _____

Date: _____

Second Signature, if applicable:

Printed Name of Applicant _____

Signature _____

Date: _____

Please return completed form to:

Manna Development Corporation
14152 Telegraph Road
Redford, MI 48239
313-534-4704 phone 313-534-0612 fax
mannadevcorp@yahoo.com

Attachment B: Home Buyer Application

NAME:
STREET ADDRESS:
CITY/STATE/ZIP:

APPLICANT	CO-APPLICANT
NAME: <input type="checkbox"/> Male <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Female <input type="checkbox"/> Date of Birth:	NAME: <input type="checkbox"/> Male <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Female <input type="checkbox"/> Date of Birth:

DAY TIME PHONE NO. () () () DAY TIME PHONE NO. () () ()

I am purchasing this home as my primary residence: YES NO

HOUSEHOLD INFORMATION
List all household members including applicant and ALL sources of income for ADULT members of household. *Include unearned income of minor children. DO NOT INCLUDE earned income for minor children.* Income Sources: Wages, Workers Compensation, Veterans Benefits, Unemployment, SSI, Social Security Benefits, Retirement, Public Assistance, Military, Child Support, Other

Name	Date of Birth	Gross Annual Income	High School Student	Relationship to Applicant

TOTAL HOUSEHOLD INCOME
Total Family Size

For statistical purposes circle or check appropriate answer as it applies to Primary Applicant:

Ethnicity (You must circle one): Hispanic Non-Hispanic Choose not to respond

- 1. American Indian/Alaskan Native
- 2. Asian
- 3. Black/African American
- 4. Native Hawaiian/Pacific Islander
- 5. White
- 6. Multiple Race



IMPORTANT: READ THIS BEFORE SIGNING

APPLICANTS CERTIFICATION: The applicant certifies that all information in this application; Parts 1, 2, 3, and all information furnished in support of this application is for the purpose of income qualifying for the **Manna Development Corporation Neighborhood Stabilization and Revitalization Program**, and that these statements are true to the applicants knowledge and belief.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT: U.S.C. Title 18, Sec. 1001, provides: Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies... or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing, or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than 5 years, or both."

Applicant's Signature: _____ Date: _____
Co-Applicants Signature: _____ Date: _____

12/18/2013 INCOME AND RENT LIMITS

County: 63 Oakland

Effective Date: 12/18/2013

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	9,060	10,340	11,640	12,920	13,960	15,000	16,040	17,060
25%	11,325	12,925	14,550	16,150	17,450	18,750	20,050	21,325
30%	13,590	15,510	17,460	19,380	20,940	22,500	24,060	25,590
35%	15,855	18,095	20,370	22,610	24,430	26,250	28,070	29,855
40%	18,120	20,680	23,280	25,840	27,920	30,000	32,080	34,120
45%	20,385	23,265	26,190	29,070	31,410	33,750	36,090	38,385
50%	22,650	25,850	29,100	32,300	34,900	37,500	40,100	42,650
55%	24,915	28,435	32,010	35,530	38,390	41,250	44,110	46,915
60%	27,180	31,020	34,920	38,760	41,880	45,000	48,120	51,180
80%	36,240	41,360	46,560	51,680	55,840	60,000	64,160	68,240
100%	45,300	51,700	58,200	64,600	69,800	75,000	80,200	85,300
120%	54,360	62,040	69,840	77,520	83,760	90,000	96,240	102,360
125%	56,625	64,625	72,750	80,750	87,250	93,750	100,250	106,625
140%	63,420	72,380	81,480	90,440	97,720	105,000	112,280	119,420
150%	67,950	77,550	87,300	96,900	104,700	112,500	120,300	127,950

Rent By Person	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	226	258	291	323	349	375	401	426
25%	283	323	363	403	436	468	501	533
30%	339	387	436	484	523	562	601	639
35%	396	452	509	565	610	656	701	746
40%	453	517	582	646	698	750	802	853
45%	509	581	654	726	785	843	902	959
50%	566	646	727	807	872	937	1,002	1,066
55%	622	710	800	888	959	1,031	1,102	1,172
60%	679	775	873	969	1,047	1,125	1,203	1,279
80%	906	1,034	1,164	1,292	1,396	1,500	1,604	1,706
100%	1,132	1,292	1,455	1,615	1,745	1,875	2,005	2,132
120%	1,359	1,551	1,746	1,938	2,094	2,250	2,406	2,559
125%	1,415	1,615	1,818	2,018	2,181	2,343	2,506	2,665
140%	1,585	1,809	2,037	2,261	2,443	2,625	2,807	2,985
150%	1,698	1,938	2,182	2,422	2,617	2,812	3,007	3,198

Rent By Bedroom	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
20%	226	242	291	336	375	413
25%	283	303	363	420	468	517
30%	339	363	436	504	562	620
35%	396	424	509	588	656	724
40%	453	485	582	672	750	827
45%	509	545	654	756	843	930
50%	566	606	727	840	937	1,034
55%	622	666	800	924	1,031	1,137
60%	679	727	873	1,008	1,125	1,241
80%	906	970	1,164	1,344	1,500	1,655
100%	1,132	1,212	1,455	1,680	1,875	2,068
120%	1,359	1,455	1,746	2,016	2,250	2,482
125%	1,415	1,515	1,818	2,100	2,343	2,585
140%	1,585	1,697	2,037	2,352	2,625	2,896
150%	1,698	1,818	2,182	2,520	2,812	3,103

12/18/2013 INCOME AND RENT LIMITS

County: 50 Macomb

Effective Date: 12/18/2013

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	9,060	10,340	11,640	12,920	13,960	15,000	16,040	17,060
25%	11,325	12,925	14,550	16,150	17,450	18,750	20,050	21,325
30%	13,590	15,510	17,460	19,380	20,940	22,500	24,060	25,590
35%	15,855	18,095	20,370	22,610	24,430	26,250	28,070	29,855
40%	18,120	20,680	23,280	25,840	27,920	30,000	32,080	34,120
45%	20,385	23,265	26,190	29,070	31,410	33,750	36,090	38,385
50%	22,650	25,850	29,100	32,300	34,900	37,500	40,100	42,650
55%	24,915	28,435	32,010	35,530	38,390	41,250	44,110	46,915
60%	27,180	31,020	34,920	38,760	41,880	45,000	48,120	51,180
80%	36,240	41,360	46,560	51,680	55,840	60,000	64,160	68,240
100%	45,300	51,700	58,200	64,600	69,800	75,000	80,200	85,300
120%	54,360	62,040	69,840	77,520	83,760	90,000	96,240	102,360
125%	56,625	64,625	72,750	80,750	87,250	93,750	100,250	106,625
140%	63,420	72,380	81,480	90,440	97,720	105,000	112,280	119,420
150%	67,950	77,550	87,300	96,900	104,700	112,500	120,300	127,950

Rent By Person	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	226	258	291	323	349	375	401	426
25%	283	323	363	403	436	468	501	533
30%	339	387	436	484	523	562	601	639
35%	396	452	509	565	610	656	701	746
40%	453	517	582	646	698	750	802	853
45%	509	581	654	726	785	843	902	959
50%	566	646	727	807	872	937	1,002	1,066
55%	622	710	800	888	959	1,031	1,102	1,172
60%	679	775	873	969	1,047	1,125	1,203	1,279
80%	906	1,034	1,164	1,292	1,396	1,500	1,604	1,706
100%	1,132	1,292	1,455	1,615	1,745	1,875	2,005	2,132
120%	1,359	1,551	1,746	1,938	2,094	2,250	2,406	2,559
125%	1,415	1,615	1,818	2,018	2,181	2,343	2,506	2,665
140%	1,585	1,809	2,037	2,261	2,443	2,625	2,807	2,985
150%	1,698	1,938	2,182	2,422	2,617	2,812	3,007	3,198

Rent By Bedroom	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
20%	226	242	291	336	375	413
25%	283	303	363	420	468	517
30%	339	363	436	504	562	620
35%	396	424	509	588	656	724
40%	453	485	582	672	750	827
45%	509	545	654	756	843	930
50%	566	606	727	840	937	1,034
55%	622	666	800	924	1,031	1,137
60%	679	727	873	1,008	1,125	1,241
80%	906	970	1,164	1,344	1,500	1,655
100%	1,132	1,212	1,455	1,680	1,875	2,068
120%	1,359	1,455	1,746	2,016	2,250	2,482
125%	1,415	1,515	1,818	2,100	2,343	2,585
140%	1,585	1,697	2,037	2,352	2,625	2,896
150%	1,698	1,818	2,182	2,520	2,812	3,103

12/18/2013 INCOME AND RENT LIMITS

County: 81 Washtenaw

Effective Date: 12/18/2013

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	12,240	14,000	15,740	17,480	18,880	20,280	21,680	23,080
25%	15,300	17,500	19,675	21,850	23,600	25,350	27,100	28,850
30%	18,360	21,000	23,610	26,220	28,320	30,420	32,520	34,620
35%	21,420	24,500	27,545	30,590	33,040	35,490	37,940	40,390
40%	24,480	28,000	31,480	34,960	37,760	40,560	43,360	46,160
45%	27,540	31,500	35,415	39,330	42,480	45,630	48,780	51,930
50%	30,600	35,000	39,350	43,700	47,200	50,700	54,200	57,700
55%	33,660	38,500	43,285	48,070	51,920	55,770	59,620	63,470
60%	36,720	42,000	47,220	52,440	56,640	60,840	65,040	69,240
80%	48,960	56,000	62,960	69,920	75,520	81,120	86,720	92,320
100%	61,200	70,000	78,700	87,400	94,400	101,400	108,400	115,400
120%	73,440	84,000	94,440	104,880	113,280	121,680	130,080	138,480
125%	76,500	87,500	98,375	109,250	118,000	126,750	135,500	144,250
140%	85,680	98,000	110,180	122,360	132,160	141,960	151,760	161,560
150%	91,800	105,000	118,050	131,100	141,600	152,100	162,600	173,100

Rent By Person	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	306	350	393	437	472	507	542	577
25%	382	437	491	546	590	633	677	721
30%	459	525	590	655	708	760	813	865
35%	535	612	688	764	826	887	948	1,009
40%	612	700	787	874	944	1,014	1,084	1,154
45%	688	787	885	983	1,062	1,140	1,219	1,298
50%	765	875	983	1,092	1,180	1,267	1,355	1,442
55%	841	962	1,082	1,201	1,298	1,394	1,490	1,586
60%	918	1,050	1,180	1,311	1,416	1,521	1,626	1,731
80%	1,224	1,400	1,574	1,748	1,888	2,028	2,168	2,308
100%	1,530	1,750	1,967	2,185	2,360	2,535	2,710	2,885
120%	1,836	2,100	2,361	2,622	2,832	3,042	3,252	3,462
125%	1,912	2,187	2,459	2,731	2,950	3,168	3,387	3,606
140%	2,142	2,450	2,754	3,059	3,304	3,549	3,794	4,039
150%	2,295	2,625	2,951	3,277	3,540	3,802	4,065	4,327

Rent By Bedroom	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
20%	306	328	393	454	507	559
25%	382	410	491	568	633	699
30%	459	492	590	681	760	839
35%	535	574	688	795	887	979
40%	612	656	787	909	1,014	1,119
45%	688	738	885	1,022	1,140	1,258
50%	765	820	983	1,136	1,267	1,398
55%	841	902	1,082	1,249	1,394	1,538
60%	918	984	1,180	1,363	1,521	1,678
80%	1,224	1,312	1,574	1,818	2,028	2,238
100%	1,530	1,640	1,967	2,272	2,535	2,797
120%	1,836	1,968	2,361	2,727	3,042	3,357
125%	1,912	2,050	2,459	2,840	3,168	3,496
140%	2,142	2,296	2,754	3,181	3,549	3,916
150%	2,295	2,460	2,951	3,408	3,802	4,196

12/18/2013 INCOME AND RENT LIMITS

County: 82 Wayne

Effective Date: 12/18/2013

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	9,060	10,340	11,640	12,920	13,960	15,000	16,040	17,060
25%	11,325	12,925	14,550	16,150	17,450	18,750	20,050	21,325
30%	13,590	15,510	17,460	19,380	20,940	22,500	24,060	25,590
35%	15,855	18,095	20,370	22,610	24,430	26,250	28,070	29,855
40%	18,120	20,680	23,280	25,840	27,920	30,000	32,080	34,120
45%	20,385	23,265	26,190	29,070	31,410	33,750	36,090	38,385
50%	22,650	25,850	29,100	32,300	34,900	37,500	40,100	42,650
55%	24,915	28,435	32,010	35,530	38,390	41,250	44,110	46,915
60%	27,180	31,020	34,920	38,760	41,880	45,000	48,120	51,180
80%	36,240	41,360	46,560	51,680	55,840	60,000	64,160	68,240
100%	45,300	51,700	58,200	64,600	69,800	75,000	80,200	85,300
120%	54,360	62,040	69,840	77,520	83,760	90,000	96,240	102,360
125%	56,625	64,625	72,750	80,750	87,250	93,750	100,250	106,625
140%	63,420	72,380	81,480	90,440	97,720	105,000	112,280	119,420
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100%	1,132	1,292	1,455	1,615	1,745	1,875	2,005	2,132
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125%	1,415	1,615	1,818	2,018	2,181	2,343	2,506	2,665
140%	1,585	1,809	2,037	2,261	2,443	2,625	2,807	2,985
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30%	339	363	436	504	562	620
35%	396	424	509	588	656	724
40%	453	485	582	672	750	827
45%	509	545	654	756	843	930
50%	566	606	727	840	937	1,034
55%	622	666	800	924	1,031	1,137
60%	679	727	873	1,008	1,125	1,241
80%	906	970	1,164	1,344	1,500	1,655
100%	1,132	1,212	1,455	1,680	1,875	2,068
120%	1,359	1,455	1,746	2,016	2,250	2,482
125%	1,415	1,515	1,818	2,100	2,343	2,585
140%	1,585	1,697	2,037	2,352	2,625	2,896
150%	1,698	1,818	2,182	2,520	2,812	3,103