

MDOD Assistive Technology Financial Loan Program Application

All of the information in this application is strictly confidential and will only be used to determine eligibility for this loan request. Completion of this form does not guarantee that the loan request will be approved.

Is the loan applicant (borrower) the person who will be using the assistive technology?

Yes No

Are you applying for this loan program as an independent borrower or with a co-applicant?

Independent Borrower With a Co-Applicant

If you are applying with a co-applicant, please note your loan application WILL NOT be processed by MDOD until your Co-Applicant has provided their information and signature. This section can be found after the applicant's signature.

| Loan Applicant Information | | | |
|--|--|--------------------------------|--|
| First Name | Middle Name | Last Name | |
| Date of Birth Social Security Number | | | |
| Please provide the following information about your state issued identification. | | | |
| l am | a U.S. Citizen or Permanent Resident Alien | a Non-Permanent Resident Alien | |
| ID Type | | | |
| ID Number | Expiration Date | | |

*Please attach a scan of the identification you identified above.

| Street Address | Apt/Suite Number | | |
|--|-----------------------------|--|--|
| City | State | | |
| Zip Code | County | | |
| Number of Years at Address | Number of Months at Address | | |
| Do you rent or own this property? | | | |
| Rent Own | Other | | |
| Monthly Housing Payment | | | |
| | | | |
| Primary Phone Number | Secondary Phone Number | | |
| Email Address | | | |
| Preferred Method of Contact | | | |
| Email Phone | | | |
| If you would like to be added to our email list that shares information on webinars and other resources, please select "Yes" below. You can opt out at any time. | | | |

Yes No

Estimated Monthly Expenses

Please list the amount you pay for each expense below. Some expenses (such as heating fuel) are not usually paid monthly, or may vary greatly from month to month. For these expenses, please select "Per Month" or "Per Year" for each. If you select "Per Month" for an expense such as heating fuel, please list the AVERAGE monthly amount. For example, if you pay \$1,200 a year for heating fuel, list either "\$1,200 per year" or "\$100 per month."

If you pay nothing for an expense, please list "\$0."

| to document your savings. | |
|---|--|
| Mortgage | Property/Rental Insurance |
| \$ | \$ |
| Property Taxes | Electric |
| \$ | \$ |
| Gas | Water |
| \$ | \$ |
| Heating Fuel | Food & Groceries |
| \$ | \$ |
| Home Telephone | Cell Phones & Pagers |
| \$ | \$ |
| Cable Television | Internet Service |
| \$ | \$ |
| Car Payment | Car Insurance |
| \$ | \$ |
| Car Gas, Maintenance, Repairs | Other Transportation (mass transit, cabs, etc) |
| \$ | \$ |
| Child Support Payments | |
| \$ | |
| Do you have any other expenses to report? | |
| | |

| NOTE: If your reported expenses are significantly less than your income, please be prepared |
|---|
| to document your savings. |

Yes No

Do you have income from employment?

Yes No

If you answered "Yes" above, please provide your employment details below. If you have multiple employers, please use the Additional Employers section at the end of this document.

| Name of Employer | Pc | osition |
|--------------------------------------|---------------|-----------|
| Date of Hire | Ту | /pe |
| Income | Fr | requency |
| Do you have any other source(s) of i | ncome? | |
| Yes No | | |
| Source of Income | Income Amount | Frequency |
| Source of Income | Income Amount | Frequency |
| Source of Income | Income Amount | Frequency |

Please explain the nature of the individual's disability and how the equipment will help the user with employment, education, or independence.

Nearest Relative Not Living With You

| First Name | Last Name | |
|----------------|--------------------------------|--|
| Street Address | Apartment/Suite Number | |
| City | State | |
| Zip Code | Phone Number | |
| Email Address | Relationship to Loan Applicant | |
| | | |

Items to be Purchased and Cost of Each Item

To see a complete list of eligible items and other restrictions, please visit the <u>MDOD ATLP Loan</u> <u>Website</u>. For Item Type, please choose an option from the dropdown selection.

Additional items can be added via the extra sheet at the end of the application.

Item Type Item Cost Item Type Item Cost Item Type Item Cost Total Cost of Items \$ Will another source (family, insurance, grant, etc.) pay for part of the cost of this equipment? Yes No Total Amount of Loan Requested \$

ANSWER THE FOLLOWING QUESTIONS ONLY IF YOU'RE APPLYING FOR A VEHICLE

What transportation barriers do you currently experience in the community? Please check all that apply.

No or limited public transportation (i.e. limited public bus routes)

No or limited mobility services (i.e. limited access to mobility services through state or county)

No or limited access to private, accessible ride-sharing services

No or limited access to an accessible, personal vehicle to reliably transport me around my community

I don't experience any current transportation barriers

How does a lack of accessible/reliable transportation impact the following? Please check all that apply

Limits my access to new job opportunities

Limits my access to current place of employment

Limits my access to education opportunities (start or change local schools or universities)

Limits my access to community (i.e. social outings, etc.)

Limits my access to health care

None of the above

With access to my own vehicle, I plan to:

Get a job

Change my job or increase time with my current employer

Return to school OR start a new education opportunity

Engage more actively and freely in the community (attending community, medical, and recreational activities on my own timeline)

None of the above

Affirmations and Signature

I authorize the ATLP (Assistive Technology Loan Program) of the Department of Disabilities to share all financial, credit, and other pertinent information with the lender for loan approval and loan maintenance purposes. Check to Affirm.

Yes

I understand the lender will provide me with a decision on my application within 30 days. However, I agree to waive the right to a decision in 30 days should a loan guarantee be required from the ATLP. Check to Affirm.

Yes

I have read and understand this application. Everything that I have stated is correct to the best of my knowledge. I understand that the ATLP will retain this application whether or not it is approved. Check to Affirm.

Yes

I agree to notify the ATLP in writing of any change of name, address, employment, income, or any other significant change in my financial status. Check to Affirm

Yes

Should the ATLP guarantee my loan and make a payment on my behalf, either partial or in full, or a payment of part or all of the principal I owe to the lender, I agree and promise to repay that amount of money in full to the ATLP. Check to Affirm.

Yes

I understand that if I fail to repay any amount owed to the ATLP, the debt will be referred to the State of Maryland Central Collection Unit as required by Maryland State Law and that the Central Collection Unit will demand immediate payment of the total due to the ATLP, minus credit for payments made by me, plus 17% collection fee. Check to Affirm.

The ATLP is authorized to check my credit and to make all inquiries necessary to verify the accuracy of the information I provided. Information obtained will be used to review and approve or deny the application for credit. By signing this application, I authorize all persons inquired of to respond in full to the ATLP. I also authorize the ATLP to provide the information about its credit experience about me to credit reporting bureaus. Check to Affirm.

Yes

I understand the ATLP may, as a condition of my loan approval, require me to provide a qualified co-applicant or co-signer, to make payments through automatic debit, or other measures deemed necessary and appropriate by the ATLP Board of Directors. I further understand that my failure to agree to or comply with any conditions may prevent me from receiving a loan. Check to Affirm.

Yes

If I am dissatisfied with the decision on my loan, I understand I have the right to request reconsideration by the ATLP Board. I understand I must request a review in writing and provide documentation that addresses the stated reasons my loan was declined. I understand I may submit documentation and/or appear in person to address the ATLP's Board of Directors, and that I will receive a decision on my appeal within seven (7) days of the meeting, and that the Board's decision is final. Check to Affirm.

Confession of Judgement

I understand and agree that upon my failure to pay the amount I owe within 90 days of demand for payment, the entire balance owed to the ATLP at the time of my default becomes immediately due and owing. I hereby authorize any attorney admitted to practice before any court of record in the United States on my behalf to confess judgment against Applicant in full amount due, plus a 17% collection/attorneys fee and court costs, minus credit for any payments. Venue shall be proper in Baltimore City or in any County of the State of Maryland. I waive the benefit of any and every statute, ordinance, or rule of court that may be lawfully waived conferring upon inquisition, discovery in aid of enforcement of a judgment or related proceedings on a judgment. Check to Affirm.

Yes

Please Read Before Signing: All the information in this application is true. I understand that section 1014 Title18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if it is not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account of loan. (If this application is for two of us, this statement applies to both of us.) Check to Affirm.

Yes

Consumer and Credit Report Authorization. By signing this application, I authorize you to obtain my consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on anon-going basis in connection with this transaction, and for all other legitimate purposes, such as my employment and income information, from third-parties or consumer reporting agencies. Check to Affirm. I agree to be legally bound by this document.

Signature of Applicant/Borrower

Date of Signature

| Loan (| Co-Ap | olicant | Informat | ion |
|--------|-------|---------|----------|-----|
|--------|-------|---------|----------|-----|

| First Name | Middle Name | Last Name | |
|-----------------------------------|-------------------|--|--|
| Date of Birth | Social Se | curity Number | |
| Please provide the following | information abou | It your state issued identification. | |
| I am a U.S. Citizen or Pe | rmanent Residen | t Alien a Non-Permanent Resident Alien | |
| ID Туре | | | |
| ID Number | | Expiration Date | |
| *Please attach a scan of the | identification yo | u identified above. | |
| Street Address | | Apt/Suite Number | |
| City | St | ate | |
| Zip Code | C | ounty | |
| Number of Years at Address | Ν | umber of Months at Address | |
| Do you rent or own this property? | | | |
| Rent | Own | Other | |
| Monthly Housing Payment | | | |
| Primary Phone Number | Se | econdary Phone Number | |

Email Address

Preferred Method of Contact

Email Phone

If you would like to be added to our email list that shares information on webinars and other resources, please select "Yes" below. You can opt out at any time.

Yes No

Estimated Monthly Expenses *Only fill in this section if your expenses differ from the primary applicant.*

Please list the amount you pay for each expense below. Some expenses (such as heating fuel) are not usually paid monthly, or may vary greatly from month to month. For these expenses, please select "Per Month" or "Per Year" for each. If you select "Per Month" for an expense such as heating fuel, please list the AVERAGE monthly amount. For example, if you pay \$1,200 a year for heating fuel, list either "\$1,200 per year" or "\$100 per month."

If you pay nothing for an expense, please list "\$0."

| Mortgage | Property/Rental Insurance |
|----------------|---------------------------|
| \$ | \$ |
| Property Taxes | Electric |
| \$ | \$ |
| Gas | Water |
| \$ | \$ |
| Heating Fuel | Food & Groceries |
| \$ | \$ |
| Home Telephone | Cell Phones & Pagers |
| \$ | \$ |
| | |

NOTE: If your reported expenses are significantly less than your income, please be prepared to document your savings.

| Cable Television | | Internet Service | |
|----------------------|------------------------|--|---------------------|
| \$ | | \$ | |
| Car Payment | | Car Insurance | |
| \$ | | \$ | |
| Car Gas, Maintenance | e, Repairs | Other Transportation (mass t | transit, cabs, etc) |
| \$ | | \$ | |
| Child Support Paymer | nts | | |
| \$ | | | |
| Do you have any othe | er expenses to report? | | |
| Yes | No | | |
| Do you have income f | rom employment? | | |
| Yes | No | | |
| - | | e your employment details be nal Employers section at the e | |
| Name of Employer | | Position | |
| | | | |
| Date of Hire | | Туре | |
| | | | |
| Income | | Frequency | |
| | | | |
| Do you have any othe | er source(s) of income | ? | |
| Yes | No | | |
| Source of Income | Incom | e Amount | Frequency |
| | | | |
| Source of Income | Incom | e Amount | Frequency |

Frequency

Please explain the nature of the individual's disability and how the equipment will help the user with employment, education, or independence.

Co- Applicant Affirmations and Signature

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Yes

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Yes

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Yes

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Yes

Yes

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Signature of Co-Applicant/Borrower

Date of Co-Signature

| Additional Employers Name of Employer | Position |
|--|-----------|
| Date of Hire | Туре |
| Income | Frequency |
| Name of Employer | Position |
| Date of Hire | Туре |
| Income | Frequency |
| Name of Employer | Position |
| Date of Hire | Туре |
| Income | Frequency |

Additional Items Section Item Type Cost Item Type Item Cost Item Type Item Type

Cost