February 5, 2018

Dear Participant:

If you have bought or considered buying a home, you know that it can be both exciting and stressful. One of the biggest stressors is the financial burden of closing costs – these are the additional fees that facilitate the sale of the property, such as title insurance, inspection costs, application fees, and many others. These closing costs can total 2% to 7% of the price of the home.

To help our participants overcome the financial obstacles to home ownership, the UFCW Local 1776 Housing Trust Fund (“Fund”) is pleased to announce a new application period for the Home Closing Grant Program. Eligible participants can apply for a grant of up to $1,600 to provide reimbursement for a portion of the closing costs associated with the purchase or refinancing of a primary residence.

Am I Eligible?
In order to be eligible for the current grant application period, you must:
1. Be actively employed by a current contributing employer,
2. Purchase or refinance a primary residence with a settlement date between July 1-December 31, 2017, AND
3. Have an annual adjusted gross income for 2016 that does not exceed 400% of the federal poverty guidelines for the applicant’s family size, as identified by the U.S. Department of Health and Human Services (see the enclosed chart for information on income requirements)

How Do I Apply?
If you meet the above eligibility criteria, you must send the following to the Fund Office:
1. A completed Home Closing Grant Application (enclosed)
2. A copy of your filed federal income tax return for 2016 (to verify that you meet income requirements)
3. A copy of the closing statement (also called the settlement sheet) for the purchase or refinance of a primary residence (to verify that your settlement date occurred between July 1-December 31, 2017)

The deadline for submitting an application for this application period is February 28, 2018. The Fund Office will review all applications upon receipt and participants will be notified if the Grant Application and supporting documents are in order.

Grant awards for this application period will be issued by June 1, 2018. Grants are awarded based on financial need and other factors as determined by the Board of Trustees of the Fund. Priority may be given to first-time home buyers.

For more information about this exciting new program and how it works, call the Fund Office at 610-941-9400, ext. xxx, or toll free at 1-800-458-8618, ext. 103.

Sincerely,

Wendell W. Young, IV  Robert V. Spires
Wendell W. Young, IV  Robert V. Spires
Chairperson  Trustee
## Federal Poverty Line Chart for 2016

<table>
<thead>
<tr>
<th>Family Size (Including you)</th>
<th>Annual Household Income at 400% of the Poverty Line</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$47,520 or Less</td>
</tr>
<tr>
<td>2</td>
<td>$64,080 or Less</td>
</tr>
<tr>
<td>3</td>
<td>$80,640 or Less</td>
</tr>
<tr>
<td>4</td>
<td>$97,200 or Less</td>
</tr>
<tr>
<td>5</td>
<td>$113,760 or Less</td>
</tr>
<tr>
<td>6</td>
<td>$130,320 or Less</td>
</tr>
<tr>
<td>7</td>
<td>$146,920 or Less</td>
</tr>
<tr>
<td>8</td>
<td>$163,560 or Less</td>
</tr>
</tbody>
</table>
I hereby apply for a grant from the UFCW Local 1776 Housing Trust Fund (“Fund”), payable in the gross amount of up to $1,600.00, for the purchase or refinancing of a primary residence in 2017. I have attached copies of the following required documents:

1) My completed and filed 2016 federal income tax return; and
2) The closing statement or settlement sheet for the 2017 purchase or refinancing of my primary residence.

I understand, acknowledge, and agree that:

1) Completing and submitting this application does not guarantee that I will be awarded a grant;
2) The grant is taxable as ordinary income, and applicable taxes will be withheld from the grant in accordance with Internal Revenue Service guidelines;
3) The closing costs documented in the attached closing statement or settlement sheet are for the purchase or refinancing of my primary residence in 2017;
4) I currently live at the residence listed on the attached closing statement or settlement sheet;
5) I will be eligible for only one Home Closing Costs Grant under the Fund in my lifetime; and
6) The Trustees of the Fund have sole and absolute discretion in determining criteria for awarding grants which may include but are not limited to the order in which grant applications are received; financial need; first-time home buyer status; and other factors as may be changed from time to time.

Applicant Information

Name:

Date of birth: SSN: Phone:

Current address:

City: State: ZIP Code:

Is this application for the purchase or refinancing of your primary residence? PURCHASE REFINANCE (please circle one)

Address of primary residence purchased or refinanced in 2017:

I am a first-time home buyer: YES NO (please circle one)

Family size (including you, your spouse and your dependents):

Employment Information

Employer:

Employer address:

City: State: ZIP Code:

Phone: E-mail: Fax:

Position: Hourly Salary (Please circle one) Date of Hire: Annual income:

I hereby swear, attest, and/or certify that the above information and attached documents are true, correct, and accurate to the best of my knowledge, information, and belief. I understand that I am so swearing, affirming or certifying under penalty of perjury under Pennsylvania law, which may subject me to fines, imprisonment, as well as benefit suspension, termination and set-offs by the Fund.

Signature of applicant: ______________________________ Date: __________________

For Fund Office Use Only

Received By: Date Received:

Required Documents Supplied: Financially Qualified: First-time home buyer: Y N Y N

Approval: Denial: Date Processed:

Grant Approval Number: Date Paid: