

# UNOFFICIAL COPY



## HOME IMPROVEMENT GRANT AGREEMENT

Doc#: 111750039 Fee: \$58.00  
Eugene "Gene" Moore  
Cook County Recorder of Deeds  
Date: 04/27/2011 12:21 PM Pg: 1 of 12

**THIS AGREEMENT**, on April 7, 2011, by and between Nurti Mozes hereinafter "**OWNER**"), and the VILLAGE OF SKOKIE, (hereinafter "**VILLAGE**") an Illinois municipal corporation located at 5127 Oakton Street, Skokie, Illinois. The **VILLAGE** and **OWNER** shall jointly be referred to as "Parties".

### WITNESSETH:

**WHEREAS**, the **VILLAGE** operates a Housing Improvements Program (hereinafter "Program") to financially assist low and moderate income Skokie homeowners with various home repairs in order to maintain the quality of their homes and reduce home energy consumption; and

**WHEREAS**, eligible home improvements for the Program include, but is not limited to, improvements which are visible to the public, improve the neighborhood, and are life/safety issues such as correcting basement flooding, most weatherization work, roof repairs or replacement, tuckpointing, exterior painting, furnace repair or replacement and major structural repairs; and

**WHEREAS**, normal home maintenance such as interior painting, carpeting, or kitchen remodeling or other decorating projects are not eligible home improvements under the Program; and

**WHEREAS**, **OWNER** of the property commonly known as 9436 Kilbourn in Skokie, Illinois of which legal description is attached hereto, marked exhibit "1", submitted an application to the **VILLAGE** requesting to participate in the Program, a copy of which is attached hereto, marked Exhibit "2" and hereby made a part of this **AGREEMENT**; and

**WHEREAS**, the **VILLAGE** caused an inspection of the subject premises to verify the need for the requested work and provided the **OWNER** with an inspection report, a copy of which is attached hereto, marked Exhibit "3" and hereby made a part of this **AGREEMENT**; and

**WHEREAS**, the subject premises is a residential property improved with either a single-family home, condominium, townhouse, two-flat or cooperative located within the **VILLAGE**; and

**WHEREAS**, the **VILLAGE** has reviewed the aforesaid application and has determined that the **OWNER's** participation in the Program is in the **VILLAGE'S** best interest and is in accordance with the objectives of the Program;

**NOW, THEREFORE**, in consideration of the premises set forth above, and the mutual agreements hereinafter set forth below, it is hereby agreed:

- 1. Representations.** The representations set forth in the foregoing recitals are material to this **AGREEMENT** and are hereby incorporated into and made part of this **AGREEMENT** as though they were fully set forth in their entirety in this Section 1.
- 2. Definitions.** As used in this **AGREEMENT**, the following definitions shall apply:  
Inspection Report: A document prepared on behalf of the **VILLAGE** based on an examination of the Subject Premises which specifies home improvement work which is eligible for a Grant under the Program.  
Project: All of the home improvement work covered under the Grant from the **VILLAGE**.  
Subject Premises: The property is commonly known as 9436 Kilbourn in Skokie, Illinois which is the **OWNER's** principal residence.  
Work: The undertaking of labor by a contractor approved by the **VILLAGE** to accomplish the home improvements specified in Exhibit "3".
- 3. Issuance of Grant.** Pursuant to **OWNER's** participation in the Program, the **VILLAGE** agrees to provide **OWNER** with a grant in an amount not to exceed EIGHT THOUSAND DOLLARS (\$8,000) ("Grant") to pay for materials and contractor's fees for the Project and related Work.

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4. **Documentation.** **OWNER** represents that he or she is the legal title holder to Subject Premises. In further proof thereof **OWNER** has submitted to the **VILLAGE**:
  - a. Title policy or Letter of Opinion from Chicago Title and Trust Company; or
  - b. Torrens Certificate; or
  - c. if legal title is in a Trust, a letter of direction and certification as to the current beneficiary under such Trust Agreement. A copy of the submitted document(s) is/are attached hereto, see Exhibit "1" collectively, and hereby made a part of this **AGREEMENT**.
5. **Financial Eligibility.** **OWNER** represents to the **VILLAGE** that **OWNER's** total annual household income does not exceed the very low income limits established by the Federal Government as specified in Exhibit "4" attached hereto and hereby made a part of this **AGREEMENT** documents to the **VILLAGE**:
6. **Homeowner's Representation.** The Grant shall be issued to **OWNER** by the **VILLAGE'S** reliance upon all information provided by the **OWNER** and all representations, exhibits, data and other materials submitted with and in support of **OWNER's** participation in the Program. Any misinformation or withholding of material information incident thereto shall, at the option of the **VILLAGE**, give rise to the **VILLAGE'S** right to terminate this **AGREEMENT** pursuant to Section 16 of this **AGREEMENT**.
7. **Priority of Improvements.** The work to be performed shall be conducted in the following priority, subject to the approval of the **VILLAGE**:
  - a. Work required to correct existing code violations;
  - b. Exterior home improvements;
  - c. All other home improvements.
8. **Permits.** **OWNER** is responsible for securing and paying for all necessary licenses and permits.
9. **Multiple Bids.** **OWNER** agrees to obtain at least three (3) bids from qualified contractors for each project and work item. **OWNER** shall be required to utilize the Contractor who has submitted the lowest bid, unless otherwise approved by the **VILLAGE**.
10. **No Prior Agreements.** **OWNER** has represented to the **VILLAGE** that no prior agreements have been entered into between the owner and any contractor for the project and work to be performed under this **AGREEMENT**.
11. **Contracts.** **OWNER** must provide the **VILLAGE** with a copy of any and all contracts for the Project and Work to be completed. The contracts must be approved in writing by the **VILLAGE**. No modifications may be made to Village approved contracts without the prior written consent of the **VILLAGE**.
12. **Completion of Work.** Upon completion of the Project and Work, **OWNER** shall deliver to the **VILLAGE** a contractor's waiver of lien and a certificate executed by the contractor or subcontractor, stating that the Project and Work is final and complete and is in compliance with all applicable federal, state and local laws, rules and regulations.
13. **Payment to Contractors.** The Parties agree that payments to the contractors shall not occur until the **VILLAGE** has inspected the completed Project and Work and provides the **OWNER** with written approval for payment.
14. **Additional Documents.** **OWNER** shall supply the **VILLAGE** with such other materials, documents and papers which the **VILLAGE** may require, from time to time.
15. **Homeowner Sale of Subject Property.** If the **OWNER** sells the Subject Premises or any interest in it is sold or transferred, within 15 years after receipt of grant funds **OWNER** expressly agrees to pay the **VILLAGE** back for the entire Grant or a portion thereof based on the following schedule:

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| YEAR FROM<br>RECEIPT OF GRANT<br>FUNDS | PERCENTAGE OF GRANT<br>OWED VILLAGE |
|--|-------------------------------------|
| 0-5                                    | 100%                                |
| 6                                      | 50%                                 |
| 7                                      | 45%                                 |
| 8                                      | 40%                                 |
| 9                                      | 35%                                 |
| 10                                     | 30%                                 |
| 11                                     | 25%                                 |
| 12                                     | 20%                                 |
| 13                                     | 15%                                 |
| 14                                     | 10%                                 |
| 15                                     | 5%                                  |

16. **Termination.** This Agreement may be terminated at the **VILLAGE'S** option by written notice to the **OWNER** upon the occurrence of any one or more of the following events:
- a. Construction of the Project has not commenced within ninety (90) days of the date of this **AGREEMENT**.
  - b. If any statement or representation made by **OWNER** in its application to the **VILLAGE** shall prove untrue in any material respect, or if the **OWNER** shall have withheld any material information incident thereto.

Delay in the exercise of the **VILLAGE'S** right to terminate shall not be construed as a waiver of any such right to terminate with regard to the occurrence of any specific event referred to above, and the **VILLAGE'S** failure to act as to any such event shall not be construed as a waiver of its rights with respect to any subsequent event of default.

17. **The Village Not a Joint Venturer.** The **VILLAGE** by executing this **AGREEMENT** or any action taken pursuant hereto or contemplated hereby shall not be deemed to be a partner or joint venture with **OWNER** or Contractor or any other parties. **OWNER** indemnifies and holds the **VILLAGE** harmless from any and all liabilities, damages, claims, demands, costs and expenses resulting from such a construction of the Parties and their relationship. Any inspection of the Subject Premises or any analysis of the Project made by the **VILLAGE** is intended solely for the benefit of the **VILLAGE** and shall not be deemed to create or form the basis of any warranty, representation, covenant, implied promise or liability to the **OWNER** or its employees or agents, any guest or invitee upon the Subject Premises or any other person.
18. **Indemnification.** The **OWNER** hereby agrees and covenants to forever hold harmless and indemnify the **VILLAGE** its officers, employees and agents, and to save them from and indemnify for all costs, claims, suits, demands, and actions arising during the term of this **AGREEMENT** directly or indirectly from or because of or in any way connected with this **AGREEMENT** that may be made by **OWNER**, its guests, invitees, or any other person, firm, corporation or organization, for property damage or injury. The provisions of this Section 18 shall survive the expiration or termination of this **AGREEMENT**.

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19. Recording of AGREEMENT. A copy of this **AGREEMENT** shall be recorded against the Subject Premises at the office of the Cook County Recorder of Deeds.
20. Multiple Homeowners. If more than one person has an ownership in the Subject Premises, each person is fully and personally obligated to keep all of the promises made in this **AGREEMENT**, including the promise to pay the full amount owed.
21. Notices. All notices required or to be given pursuant hereto shall be in writing and either delivered personally or by a nationally recognized "over-night" courier service or mailed by United States certified or registered mail, postage prepaid, addressed to Seller and Purchaser as follows:

If to **VILLAGE:** Village of Skokie  
5127 Oakton Street Attn: Village Clerk  
Skokie, IL 60077

With copies to: Village Manager  
5127 Oakton Street  
Skokie, IL 60077

Corporation Counsel  
5127 Oakton Street  
Skokie, IL 60077

If to **OWNER:** Nurit Mozes  
9436 Kilbourn  
Skokie, IL 60076

Notices shall be deemed effective and properly delivered and received when and if either;

- a. personally delivered;
- b. delivered by Federal Express or other overnight courier; or
- c. deposited in the U.S. Mail, by registered or certified mail, return receipt requested, postage prepaid.


Either Party may change the names and addresses of the persons to whom notices or copies hereof shall be delivered, by written notice to the **VILLAGE** or **OWNER** or Seller, as the case may be, in the manner herein provided for the service of notice.

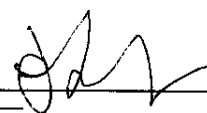
22. Entire Binding Understanding; No Oral Modification. All prior understandings and agreements between the Parties are merged into this **AGREEMENT**.
23. Performance. Time is of the essence in this **AGREEMENT**.
24. Severability. Each provision of this **AGREEMENT** is severable from all other provisions of this **AGREEMENT** and, if one or more of the provisions of this **AGREEMENT** shall be declared invalid, the remaining provisions of this **AGREEMENT** shall nevertheless remain in full force and effect.
25. Headings. The headings or titles of the Sections or Paragraphs in this **AGREEMENT** are for convenience only, are not a part of this **AGREEMENT**, and shall not be used as an aid in the construction of any provisions hereof.
26. Due Authority. Each Party signing this **AGREEMENT** represents and warrants that they have full right and authority to enter into and perform this **AGREEMENT** in accordance with the terms hereof.

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VILLAGE OF SKOKIE,

OWNER,

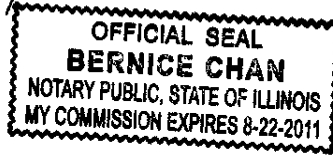
By:   
Albert J. Rigoni  
Its Village Manager

By: 

Subscribed and sworn to before me

this 8<sup>th</sup> day of April, 2011

*Bernice Chan*



Property of Cook County Clerk's Office

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Exhibit 1

First American Title Insurance Company  
27775 Diehl Road, Warrenville, IL 60555  
Phone(877)295-4328, Fax (866)892-1147

## OWNERSHIP SEARCH

**FILE NO.:** 2157095

**DATE:** 03/14/2011

**TO:**

Village of Skokie  
5127 Oakton  
Skokie, IL 60077

**EFFECTIVE DATE:** February 28, 2011

**GRANTEE IN LAST DEED OF RECORD:** Nurit Mozes

**LEGAL DESCRIPTION:**

LOT 114 AND NORTH 20 FEET OF LOT 113 IN KRENN AND DATOS CHURCH STREET ADDITION TO DEMPSTER STREET "L" TERMINAL BEING A SUBDIVISION OF THAT PART LYING SOUTHEASTERLY OF CENTER LINE GROSS POINT ROAD OF EAST 5.12 CHAINS OF WEST 11.09 CHAINS OF EAST 1/2 OF NORTH WEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**THIS SEARCH REFLECTS THE "GRANTEE IN LAST DEED OF RECORD" OF THE LEGAL DESCRIPTION PROVIDED TO FIRST AMERICAN TITLE INSURANCE COMPANY AS DISCLOSED IN PUBLIC RECORDS ESTABLISHED UNDER STATE STATUTES AND AT THE DATE SHOWN. IF REQUESTED BY THE APPLICANT, IT WILL ALSO ENCOMPASS GENERAL REAL ESTATE TAXES, MORTGAGES, ASSIGNMENTS, JUDGMENTS AND LIENS OF RECORD AS SHOWN IN THE RECORDERS OFFICE OF THE COUNTY WHERE THE SUBJECT PROPERTY IS LOCATED AND WHICH MAY CONSTITUTE A LIEN ON THE DESCRIBED PREMISES. IT DOES NOT CONTAIN A SEARCH OF ANY JUDICIAL PROCEEDINGS IN ANY COURT. THE INFORMATION FURNISHED IN THIS SEARCH IS FOR THE BENEFIT OF THE APPLICANT ONLY. USE OF THIS INFORMATION BY ONE OTHER THAN THE APPLICANT WITHOUT EXPRESS WRITTEN AUTHORIZATION OF THE COMPANY IS PROHIBITED. THIS IS NOT A TITLE INSURANCE POLICY, ABSTRACT, GUARANTEE OR OPINION OF TITLE AND MAY NOT BE RELIED UPON AS SUCH. NO AMENDMENT, DELETION OR ENDORSEMENT CAN BE MADE TO THIS SEARCH. IT ONLY REFLECTS THE LAST DEED AS SHOWN IN THE PUBLIC RECORDS. THE COMPANY'S LIABILITY IS LIMITED TO THE ACTUAL AMOUNT PAID FOR THIS SEARCH. ANY CLAIM OF LOSS OR DAMAGE, WHETHER OR NOT BASED ON NEGLIGENCE, SHALL BE LIMITED TO SUCH AMOUNT. IN THE EVENT ANY OF THE ABOVE LIMITING PROVISIONS ARE HELD INVALID OR UNENFORCEABLE THE REMAINING SHALL BE DEEMED NOT TO INCLUDE THAT PORTION AND THEY SHALL HAVE FULL FORCE AND EFFECT.**

**FOR YOUR PROTECTION, PLEASE OBTAIN A TITLE COMMITMENT AND SUBSEQUENT POLICY OF INSURANCE.**

**FIRST AMERICAN TITLE INSURANCE COMPANY**

**BY:**

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Exhibit 3

PREPARED 4/08/11, 16:24:04  
PROGRAM CE200L  
VILLAGE OF SKOKIE

CASE HISTORY REPORT  
CASE NUMBER 11-00000080

PAGE 1

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Property Index Number  
ADDRESS

-----

INSPECTOR  
JIM DUESENBERG

DATE ESTABLISHED  
1/11/11

TENANT NAME  
ACTIVE

TENANT NBR  
1/11/11

STATUS  
ACTIVE

STATUS DATE  
1/11/11

-----

IL 60076

CASE DATA: GRANT OR LOAN..... 9  
MISCELLANEOUS.....  
CODE ENFORCEMENT HISTORY

NARRATIVE: windows roof TO REPLACE ALL WINDOWS, 22 DBL. HUNG, 1 SET OF  
THERMAL SLIDING PATIO DOORS, 1 LG. THERMAL PANE. IF  
POSSIBLE WOULD LIKE TO REPLACE THE FRONT AND REAR DOORS,  
THE TRIM ON THE GARAGE AND LOWEST SIDING BOARDS ON THE  
GARAGE ALL OF WHICH ARE PRESSBOARD. THE ROOF SHINGLES ARE  
APROX. 10 YRS. OLD AND DID NOT APPEAR TO BE WORN TOO BADLY  
BUT WERE MOSTLY SNOW COVERED AT THIS TIME.

NOTICE NAMES: NURIT MOZES OWNER

HISTORY: SCHEDULED ACTION

1/17/11 INSPECTION RQST TEXT: 2:30

STATUS RESULTED 1/17/11

COMPLETED 1/17/11

INSPECTOR JIM DUESENBERG 1/11/11

TIME .20

TOTAL TIME: .20

VIOLATIONS:

DATE DESCRIPTION  
1/17/11 304.113.2  
LOCATION: REPLACE ALL DOUBLE HUNG WINDOWS, 1 SET OF SLIDING  
THERMAL GLASS DOORS, AND 1 LG. THERMAL WINDOW.  
NARRATIVE: 1 DOORS

1/17/11 304.15  
LOCATION: IF POSSIBLE, REPLACE THE FRONT AND REAR ENTRY  
DOORS.  
NARRATIVE: 1 ACCESSORY STRUCTURES

1/17/11 302.7  
LOCATION: REPLACE THE DAMAGED PRESSBOARD TRIM AND LOWER  
NARRATIVE: SIDING, ALSO PRESSEBOARD ON THE GARAGE.

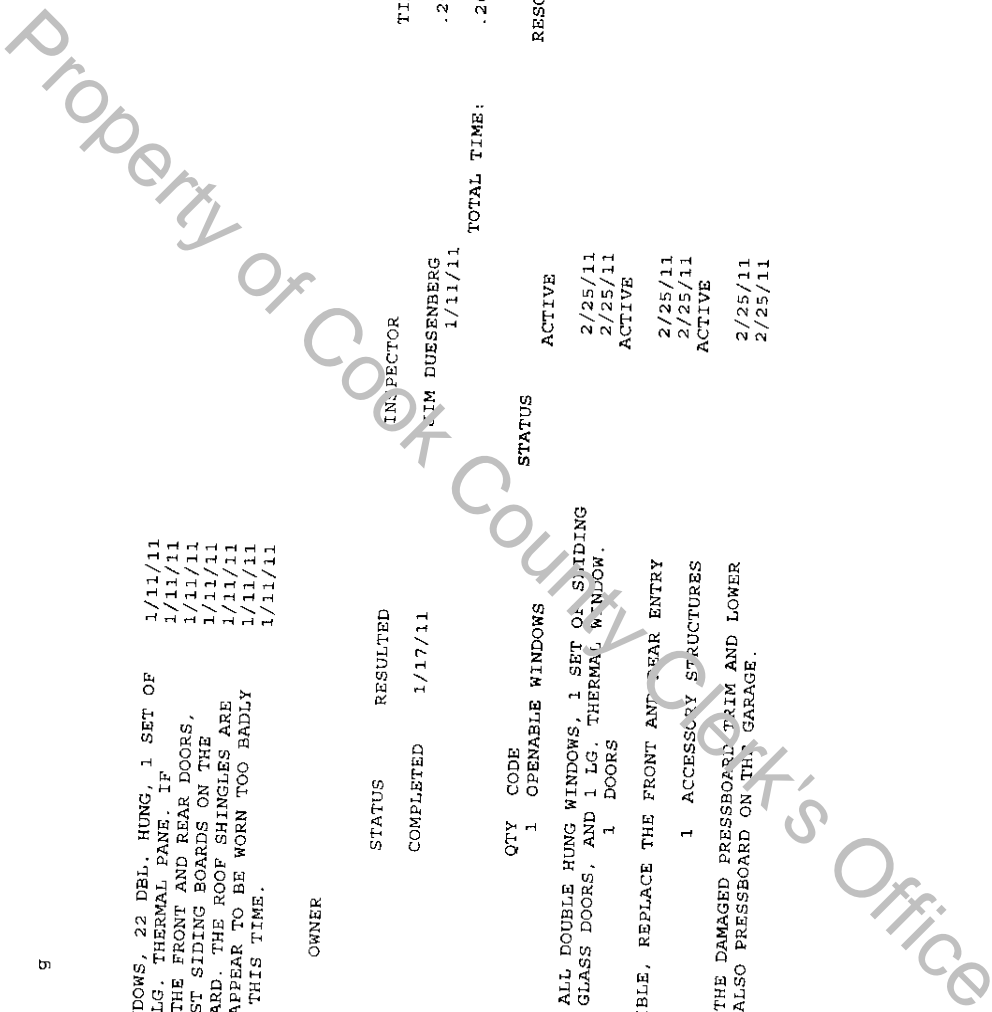
QTY CODE STATUS

1 OPENABLE WINDOWS ACTIVE

2/25/11  
2/25/11  
ACTIVE

2/25/11  
2/25/11  
ACTIVE

2/25/11  
2/25/11  
RESOLVED



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Exhibit 2



## HOME IMPROVEMENTS PROGRAM APPLICATION

| SECTION 1 - Applicant Information   |   |   |  |
|---|---|---|--|
| Name  | Nurit K. Mozes  |   |  |
| Address   | 9436 N. Kilbourn Ave. Skokie, IL, 60076   |   |  |
| Home Phone  | 847-679-4808  | Work Telephone                              | 847-791-4740   |
| Unit Type:  | <input checked="" type="checkbox"/> Single-family Detached  | <input type="checkbox"/> Townhouse          | <input type="checkbox"/> Condominium/Cooperative <input type="checkbox"/> Two-flat |
| Occupancy:  | <input checked="" type="checkbox"/> Own & Occupy Unit   | <input type="checkbox"/> Rent & Occupy Unit | <input type="checkbox"/> Do Not Occupy Unit  |
| Race:   | <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American<br><input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White <input type="checkbox"/> Asian and White<br><input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Black/African American and White<br><input type="checkbox"/> American Indian/Alaskan Native and Black/African American <input type="checkbox"/> Other multi racial |   |  |
| Ethnicity: Are you Hispanic or Latino   | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No   |   |  |
| Number of Persons in the Household  | 4   | Household Income                            |  |
| Female Headed Household:  | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No   |   |  |
| SECTION 2 - Forms to be Submitted   |   |   |  |
| This application cannot be processed until all of the documents and information listed below are provided. Since all applications will be processed on a first-come first-serve basis, it is extremely important that the applicant provide the documents and information as quickly as possible. |   |   |  |
| Federal Income Tax Form 1040/1040A for all persons over 17 years old who contributed to the household income for the last two years with all forms and schedules.   | <input checked="" type="checkbox"/> Yes   | <input checked="" type="checkbox"/> No      |  |
| Village Inspection Report   | <input checked="" type="checkbox"/> Yes   | <input type="checkbox"/> No                 |  |
| Three bids from contractors for improvement work specified in the inspection report   | <input checked="" type="checkbox"/> Yes   | <input type="checkbox"/> No                 |  |
| Proof of home ownership   | <input checked="" type="checkbox"/> Yes   | <input type="checkbox"/> No                 |  |
| Amount of grant/loan request  | \$ 1000.00  |   |  |



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| <b>SECTION 3 – Statement of Applicant Understanding (Continued)</b>   |   |   |                       |
|---|---|---|-----------------------|
| I consent to and authorize the Village to enter the improved property for the sole purpose of determining that the improvements contracted for have been completed. The Village's inspection of work will be to certify completion only. No determination will be made by the Village as to the quality or adequacy of material or workmanship. |   |   | Initials: _____       |
| The Village will in no way warrant or guarantee any of the work performed and it is my responsibility to determine the acceptability of all material used and work performed by the contractor.   |   |   | Initials: _____       |
| The Village has no responsibility or liability for damages or injury of any kind occurring as a result of my participation in this program.   |   |   | Initials: _____       |
| <b>SECTION 4 – Income Disclosure</b>  |   |   |                       |
| Total household income for the last tax year  |   |   | \$                    |
| Total ADJUSTED GROSS INCOME as listed in the applicant's Form 1040/1040A  |   |   | \$                    |
| List each household member over 17 years old who contributed to the household income last year.   | Name                                      | Income                                  |                       |
|   | Person A NURIT K. MOZES                   | \$                                      | 12,697. <sup>00</sup> |
|   | Person B                                  | \$                                      |                       |
|   | Person C                                  | \$                                      |                       |
|   | TOTAL                                     | \$                                      | 12,697. <sup>00</sup> |
| <b>SECTION 5 – Source of Income and Assets</b>  |   |   |                       |
| For each person listed in Section 4 (A, B, C), please provide the following information   |   |   |                       |
|   |   | Person A                                | Person B              |
|   |   | Person C                                |                       |
| <b>Employment</b>   | Name of company                           | SKOKIE school District 68               |                       |
|   | Address of company, city, state, zip code | 9440 N. Kenton<br>SKOKIE,<br>IL, 60076  |                       |
|   | Telephone                                 | (847) 868-7625                          |                       |
| <b>Public Assistance (ADC, General Assistance, etc.)</b>  | Public Aid case number                    | 94-233-00<br>BN3387                     |                       |
|   | Caseworker name                           | John                                    |                       |
|   | Address of office, city, state, zip code  | 8020 St. Louis<br>SKOKIE, IL<br>60076   |                       |
|   | Telephone                                 | 847-745-3197                            |                       |
| <b>Social Security (Survivor's Benefits, SSI, Retirement, Disability, etc.)</b>   | Social Security number                    | 345-86-4543                             |                       |
|   | Address of office, city, state, zip code  | 2116 Green Bay<br>EVANSTON, IL<br>60201 |                       |

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| SECTION 5 - Source of Income and Assets (Continued)              |   | Person A   | Person B   | Person C   |
|--|---|--|--|--|
| Pension  | Name of company   |  |  |  |
|  | Address of office, city, state, zip code                            |  |  |  |
| Other Income Not Covered Above                                   | Source  |  |  |  |
|  | Address of office, city, state, zip code                            |  |  |  |
|  | Telephone   |  |  |  |
| Bank Account   | Name of bank  | Charter One  |  |  |
|  | Account number  | 84222 33208  |  |  |
|  | Present balance   | \$ 500. <sup>00</sup>                                    | \$   | \$   |
|  | Annual interest rate  | N/A %  | %  | %  |
| Bank Account   | Name of bank  | Credit Union   |  |  |
|  | Account number  | 427308   |  |  |
|  | Present balance   | \$ 380. <sup>00</sup>                                    | \$   | \$   |
|  | Annual interest rate  | %  | %  | %  |
| Bank Account   | Name of bank  |  |  |  |
|  | Account number  |  |  |  |
|  | Present balance   | \$   | \$   | \$   |
|  | Annual interest rate  | %  | %  | %  |
| Stocks, Bonds, or Other Securities                               | Name of security  |  |  |  |
|  | Present value   |  |  |  |
|  | Annual dividend or interest paid                                    | \$   | \$   | \$   |
| Stocks, Bonds, or Other Securities                               | Name of security  |  |  |  |
|  | Present value   |  |  |  |
|  | Annual dividend or interest paid                                    | \$   | \$   | \$   |
| Stocks, Bonds, or Other Securities                               | Name of security  |  |  |  |
|  | Present value   |  |  |  |
|  | Annual dividend or interest paid                                    | \$   | \$   | \$   |
| Do you own any interest in any real estate other than your home? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|  | Percent interest ___%   | Percent interest ___%                                    | Percent interest ___%                                    | Percent interest ___%                                    |

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**SECTION 6 – Affidavit of Income and Signature (Notary Required)**

I (We) hereby state that I have read, understand and consent to all of the above conditions and that the information provided is true, complete, and correct to the best of my knowledge and that I have not knowingly made any false statements concerning this application.

I (We) authorize the Village of Skokie to check all of the above information, including financial information and references.

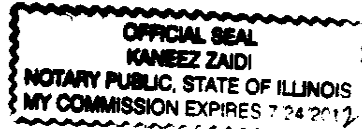
I (We), Nurit K. MOZES, being duly sworn, on oath, deposes and states that my (our) total gross household income for the last tax year was \$ 12,697.00, and that my (our) total income for this year will not exceed \$ 14,000.00 based on a current monthly income of \$ 1250.00.

Subscribed and sworn before me this 11<sup>th</sup> day of Jan, 2011.

Person A's Signature

Person B's Signature

Person C's Signature



[Signature]  
NOTARY PUBLIC

