

TANGLED TITLE FUND APPLICATION

Checklist

A Tangled Title Fund application must include the following documents in order to be reviewed for approval. **Any application that is submitted but that fails to include any of the above items will not be reviewed for approval and will instead be held until all necessary documentation is received.**

- _____ the application, completed and signed in all necessary places
- _____ proof of the applicant's income; *or*, if the applicant has no income, a completed Verification of No Income form and an explanation of how the applicant pays for his/her living expenses and how the applicant plans to pay for future expenses related with being a homeowner (e.g., real estate taxes, general maintenance)
- _____ for any other adult household members, proof of income *or* a completed Verification of No Income form
- _____ a brief but thorough description of the case, *including* the factual background and your proposed or actual legal resolution
- _____ a title report for the property, unless the applicant is an heir facing mortgage foreclosure who ***only*** needs funds to obtain Letters Testamentary or Letters of Administration

If applicable:

- _____ a copy of the decedent's will
- _____ a copy of any agreement(s) between the record owner and the applicant (e.g., lease/purchase agreement)
- _____ any other significant documents pertaining to the property or to the applicant's claim to title

Please submit all applications and required documents by mail, fax or email to: Philadelphia VIP, Attn: Tangled Title Fund, 1500 Walnut Street, Suite 400, Philadelphia, PA, 19102, tangledtitlefund@gmail.com, facsimile: (215) 564 - 0845. Submission by email is preferred. Please note that original versions are not needed.

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ATTORNEY/PARALEGAL/HOUSING COUNSELOR CONTACT INFORMATION

Name of Attorney/Paralegal/Housing Counselor: _____

Firm/Organization: _____

Address: _____

Telephone: _____ Facsimile: _____

Email: _____ Pro Bono Referral Agency (if applicable): _____

APPLICANT INFORMATION

Name: _____ Telephone: _____

Mailing Address: _____ Philadelphia, PA _____
 (Zip Code)

Date of Birth: ____/____/____ Gender: ____ M ____ F

Race (required) (can choose more than one):

____ African-American/Black ____ Caucasian/White ____ Asian
 ____ American Indian/Alaskan ____ Pacific Islander ____ Other

Ethnicity (required):

____ Hispanic ____ Non-Hispanic

Marital Status (required):

____ Never Married ____ Separated ____ Widowed
 ____ Married ____ Divorced

Female-headed household: ____ Yes ____ No

Is the Applicant physically or mentally disabled? ____ Yes ____ No

INCOME AND ASSETS VERIFICATION

Please attach income documentation for all persons in the household.* Please include a completed and signed **Verification of No Income Form**, available here <http://tangledtitlefund.weebly.com/files.html>, for any persons in the household over the age of 18 with no income.

Household Composition and Income for All Adults and Children Living in the Household, Including the Applicant.

Name	Relationship to Applicant	Age	Income Source(s)	Gross Monthly Amount
	Self			\$
				\$
				\$
				\$
				\$

Does the Applicant have any cash or savings in excess of \$10,000? ____ Yes ____ No

If so, please explain: _____

 * Examples of income documentation: pay stubs, pension statements, Social Security benefits verification letters, etc.
 Updated April 2018

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PROPERTY INFORMATION

Address of property with title problem: _____ Philadelphia, PA, _____
(Zip Code)

(Required): City Council District Number: _____ District Member of City Council: _____
(See City of Philadelphia, City Council webpage, at <http://www.phila.gov/citycouncil/>, for this information).

Is this property the Applicant’s primary residence now? ____ Yes ____ No

If not: 1. Why is the Applicant not currently living in the property? _____

2. Does the Applicant intend to reside in the property once the title problem is resolved? ____ Yes ____ No

If not, why not? _____

Condition of property:

1. Are there any dangerous conditions in the property (e.g., electrical issues that could be a fire hazard; structural or foundational issues; holes in floors; security: doors and windows that are not secured)? ____ Yes ____ No

a) If so, please attach an explanation, including how the Applicant plans to make the property habitable.

2. Does the Applicant believe that s/he could currently live in the property without risking the safety or health of the household members? ____ Yes ____ No

b) If not, please attach an explanation, including how the Applicant plans to make the property habitable.

Is there real estate tax delinquency on the property? ____ Yes ____ No

If yes: 1. Is the Applicant or someone else with an interest in the property in an Owner Occupied Payment Agreement (OOPA) for the property? ____ Yes ____ No

• If not Applicant, name of individual in OOPA and relationship to property: _____

• If there are delinquent real estate taxes on the property and no one is an OOPA, please have the Applicant complete an OOPA application as soon as possible. More information can be found here:

<https://beta.phila.gov/services/payments-assistance-taxes/payment-plans/owner-occupied-real-estate-tax-payment-agreement/>

MORTGAGE AFFORDABILITY

(Applies only to Applicants who are heirs facing mortgage foreclosure)

I am a staff member at a legal services agency or a housing counselor. In my opinion, the Applicant’s mortgage is affordable or could be affordable through a repayment plan, loan modification or other workout.

Staff Member/Housing Counselor’s Signature: _____

Organization: _____

Date: _____

AUTHORIZATION TO RELEASE INFORMATION

Income and Assets: I hereby authorize the above legal services program (“Program”), Philadelphia VIP (“VIP”), and their agents and employees to verify and make copies of any and all information provided in this Application.

Case Information: I further authorize my attorney and the Program to disclose to VIP and the Tangled Title Fund Advisory Committee and to make copies of information and records relating to the Application and the resolution of my tangled title case.

Administration of Fund: I further authorize my attorney and the Program to disclose and provide copies of any and all information about my eligibility and my case as necessary, including to the City of Philadelphia’s Division of Housing and Community Development (“DHCD”), in connection with the administration of the Tangled Title Fund.

Release: I hereby release any person or entity complying with this Authorization from any and all claims relating to the disclosure of any such information and documents.

Validity: A copy of this Authorization shall be as valid as the original. I certify that the above statements are true and complete to the best of my knowledge, information, and belief. I understand that the provision of false information may result in civil or criminal penalties.

Applicant’s Signature: _____

Date: _____

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STATEMENT OF INTEREST

TO BE COMPLETED BY ALL APPLICANTS

Applicant's Name: _____ Applicant's Telephone: _____

Applicant's Address: _____ Philadelphia, PA _____
(Zip Code)

PLEASE NOTE that City and quasi-City Agencies and Departments include the following:

City of Philadelphia Redevelopment Authority, City of Philadelphia Department of Commerce,
Council for Labor and Industry, Philadelphia Commercial Development Corporation,
Philadelphia Housing Development Corporation, Philadelphia Industrial Development Corporation

For every statement below that is not applicable to the applicant, there must be an "N/A" written on the blank line, or the form will be returned for proper completion.

1. If Applicant is an employee of a City or quasi-City agency or department:

- a) identify the department or agency: _____
- b) briefly describe Applicant's job duties: _____

2. If Applicant has a family member, household member, or business associate who is an employee of a City or quasi-City agency or department:

- a) state his or her name: _____
- b) state the nature of Applicant's relationship to that person (e.g., spouse, parent, business partner, fellow employee, etc.): _____
- c) identify the department or agency: _____
- d) briefly describe the person's job duties: _____

3. If Applicant has a family member, household member or business associate who is a member of an organization or business that receives funding from the Division of Housing and Community Development ("DHCD"):

- a) identify the department or agency: _____
- b) briefly describe the person's job duties: _____

CERTIFICATION

I do hereby declare that I have filed the foregoing Statement of Interest and do hereby certify that the statements made in the foregoing Statement are true and correct to the best of my knowledge, information, and belief. I understand that false statements made herein are subject to the penalties of the Act of December 6, 1972, P.L. 1482, No. 334, as amended, 18 Pa. C.S. § 4904, relating to unsworn falsification to authorities.

Applicant's Signature: _____ **Date:** _____

TANGLED TITLE FUND APPLICATION

CASE DESCRIPTION

Type of Case:

Heir facing mortgage foreclosure Probate §3546 Petition Quiet Title Deed Transfer | Other: _____

Please attach a brief, up-to-date explanation of the facts of the case. If a VIP case, please use the case summary provided by VIP at the time the case was referred and include any major developments that have occurred since then. † If the Applicant is an heir facing mortgage foreclosure, please describe what proof the Applicant has that he/she is eligible to obtain Letters of Administration or Letters Testamentary.

ESTIMATED BUDGET‡

Please check off the costs you anticipate incurring. You do not need to list amounts for the costs. Please see the list of eligible and ineligible costs on pages 3-4 of the Tangled Title Fund Information Packet for more information.

_____ Probate Filing Fees	_____ Title Insurance Premium	_____ Homeowners Hazard Insurance Premium
_____ Inheritance Tax	_____ Real Estate Transfer Taxes	_____ Title Report
_____ Advertising§	_____ Real Estate Property Taxes	_____ Water/Sewer Charges
_____ Death Certificate	_____ Investigation	_____ Mortgage Assumption Application Fee

Other: _____

**If you expect that the above amounts will exceed \$2,500, please attach an explanation. Please note that any disbursement requests that exceed \$2,500, up to \$4,000 are not a priority but will be considered on a case-by-case basis.

TITLE REPORT

Please attach a title report with this application. All VIP cases are eligible to receive a title report at no cost, please see the VIP probate or quiet title training guide for instructions. For non-VIP cases, the Fund will pay for the cost of ordering a title report if one cannot be obtained for free. Please submit a disbursement request form for a title report if you wish to have this cost covered by the Fund. **A title report is *not* necessary for an Applicant who is an heir facing mortgage foreclosure if the Applicant *only* needs funds to obtain Letters Testamentary or Letters of Administration.**

Please check the below statement that matches most closely with the result of your conversation with the client after reviewing the title report:

- _____ The title report reveals no judgments and/or liens pertinent to the property.
_____ The title report reveals minor judgments and/or liens* pertinent to the property. The client is aware of them and still wishes to obtain title.
_____ The title report reveals major judgments and/or liens pertinent to the property, but there is an action plan in place and client still wishes to obtain title. Our action plan follows (Please attach a brief description of your action plan).

*Minor liens and/or judgments may include:

- Real estate tax liens, if client is currently in an Owner Occupied Payment Agreement
- Municipal liens, such as water and gas, if client is planning on entering a payment plan as soon as assuming title
- Other judgments and/or liens that do not amount to enough for a creditor to foreclose

By signing below you are confirming that you have carefully reviewed and discussed the results of the title report with the Applicant *and* explained the risks of taking title to the property subject to any liens that may appear on the title report.

Attorney/Paralegal's Signature: _____ **Date:** _____

† A sample case description is provided in the "Files" section of <http://tangledtitlefund.weebly.com/> for your convenience.

‡ It is the attorney's responsibility to ensure that the applicant, the attorney, and/or the attorney's firm do not expend monies and later seek reimbursement for ineligible costs. In order to avoid advancing monies for costs that may turn out to be ineligible, **please initially include all costs either in the checklist or the "Other" space so that the Tangled Title Fund Advisory Committee can notify you ahead of time if a cost is ineligible.**

§ Please note that estate advertising may not be necessary for all probate cases. Please consult pages 47-48 of VIP's probate training guide to determine whether the Applicant should advertise.