



ROBERT SPRAGUE  
STATE TREASURER OF OHIO

Form 1-RO

2012 Rebuild Ohio - Severe Weather Relief for Ohio Homeowners

Homeowner Application – Part 1

Instructions: this form should be completed by the Homeowner loan applicant. A complete application for the Rebuild Ohio interest rate reduction program has two forms: 1) The Homeowner Form 1-RO and 2) The Lender/Banker Form 2-RO. Complete applications consisting of both forms must be submitted by the lender. Please note that all information submitted to the Ohio Treasury is a matter public record. If you have questions about this application contact the Ohio Treasury by calling 1-800-228-1102, option #3 or email economicdevelopment@tos.ohio.gov. Note: Call the Treasurer’s office to obtain a list of eligible banks.

Applicant information:

Name

Street Address

City State Zip Code County

Area Code & Phone Number Email Address

- 1. The above Applicant is an Ohio resident: Yes ( ) No ( )
- 2. Is the Homeowner a Veteran or a spouse or surviving spouse of a Veteran? Yes ( ) No ( )
\*Please include a Form DD214 (Member 4) indicating the branch of service, character of discharge and enlistment dates.
- 3. What loan will the interest rate reduction be applied to and what is the current interest rate?

4. Description of affected property: Please submit a copy of the insurance claim or quote from a contractor.

5. Describe the effects that the severe weather has had on the property described above. (Include the severity of loss, loan repayment ability, and other factors the Treasurer of State should take into consideration in the approval process.)

6. Additional Circumstances – Please include information pertaining to additional circumstances that have caused hardship to you or your family. List financial reasons as well as specific circumstances that should be considered. For example, a loss of employment, home, or other circumstance that directly impacts your need. Continue on another sheet of paper, if necessary

7. How will the benefits of the Rebuild Ohio program help you recover from the effects of the severe weather? Continue on another sheet of paper, if necessary

8. Project Costs:

Total amount of loan dollars related to this project: \$ \_\_\_\_\_

Amount of linked deposit request: (not to exceed \$400,000.00) \$ \_\_\_\_\_

9. Describe the proposed use of loan proceeds-detail amounts and uses of the money.

\_\_\_\_\_

10. How did you hear about this program? (check one)

- Banker                       Newspaper                       Other
- Brochure                       Internet
- Radio/TV                       Word of Mouth

**Certification of Applicant(s):**

Under penalty of law, the Applicant(s) named in this application has accurately and truthfully answered the questions as listed and has made application to the financial institution for the sole purpose of repairing and/or restoration of the affected property described above and will not be used for purposes of gain under an investment arbitrage situation. It is understood that, since the Treasurer of State is not a lender of funds, the decisions involved in granting loans to the Applicants rests solely upon the financial institution. The Applicant(s) agrees to comply with any and all monitoring efforts that may be required by the Treasurer of State.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

**Certification of Financial Institution:**

Under penalty of law, the financial institution making application under the Linked Deposit provisions of the Ohio Revised Code certifies that, according to information revealed in the loan application, the applicant is eligible to participate and that the benefits of a Rebuild Ohio deposit will materially contribute to the repair and restoration of the affected property. This statement by the financial institution is based upon its best judgment and only upon factors known to it and relevant in financial statements submitted to it by the applicant. It is also understood that, since the Treasurer of State is not a lender of funds, the decisions involved in granting loans to the small business rests solely upon the financial institution. The lender certifies that the rate listed on Form 2 is the normal borrowing rate of this eligible applicant, and is the true borrowing rate that would be charged in the absence of the Linked Deposit program. No fees will be charged to the applicant to process this application. Approved applicants will receive a non-changing rate reduced by 3% on the term loan described in this application for the period of deposit of the Treasurer of State. The lender agrees to comply with any and all monitoring efforts that may be required by the Treasurer of State. Failure to do so in a complete and timely manner may affect continued participation in the program.

\_\_\_\_\_  
Name of financial institution

\_\_\_\_\_  
Signature of Lender

\_\_\_\_\_  
Date

*All information provided to the Treasurer of State is a matter of public record.*

*Only complete and signed applications submitted by an eligible lending institution will be considered. A complete application consists of a Form 1-RO (filled out by the borrower) and a Form 2-RO (filled out by the lender) and a copy of proof of loss (insurance claim, estimate from a contractor, etc.)*