

# Kim Wallace Adaptive Equipment Loan Program Application

All applicants must provide proof of creditworthiness. This includes obtaining a *Credit Report* on all applicants. The final decision on loan approvals is based upon review of all of the information submitted.

For further assistance call Alpha One at 800-640-7200 or 207-810-7490.

## Application Instructions

- Applicant and co-applicant(s) must complete and sign the application
- You must include ALL sources of income on the application and provide verification
- Include one current statement of all expenses (rent, mortgage, vehicle payments, other loans) including statements for all credit cards
- Explain any past bankruptcies (provide copy of discharge documents), tax liens (provide paid receipts or evidence of payment arrangements), and civil judgments (provide evidence of resolution, payment plan or court ruling that the debt is not collectible)
- Explain any current debt and credit issues
- Include price quotes/invoices from the vendors for the items being purchased
- Include a statement explaining the loan beneficiary's disability and how the loan will improve independence or assist the beneficiary to become a more productive member of the community

### Include copies of the following items:

3 months of bank statements  
One statement for all expenses (rent, mortgage, other loans)  
One statement for all credit cards  
3 recent check stubs or most recent W2/ Tax Return if self-employed  
A copy of a Social Security annual statement  
Proof of pension and/or benefits income  
Proof of food stamps and/or state supplement  
Court documents regarding alimony or child support, if applicable  
A copy of identification (license, etc.) for each applicant

NOTE: Child support, alimony and separate maintenance payments you receive do not have to be included if you do not want those payments to be considered in determining your creditworthiness.

Please return the **entire signed loan application and all verification** of expenses and documentation listed above to Alpha One via mail, fax or email to:

Alpha One  
Attention AELP Team  
PO Box 10238  
Portland, Maine 04104  
Fax: 207-799-8346  
Email: [aelp@alphaonenow.org](mailto:aelp@alphaonenow.org)  
Phone: (207) 810-7490



# Kim Wallace Adaptive Equipment Loan Program Application

Loan Beneficiary Name			
Loan Purpose			
Amount Requested (max is \$100,000)			
Applicant Name:			
Street Address:		SSN:	
Mailing Address:		Cell Phone:	
City/State/Zip:		Home Phone:	
County:		Other Phone:	
e-mail:			
Co-Applicant Name:			
Street Address:		SSN:	
Mailing Address:		Cell Phone:	
City/State/Zip:		Home Phone:	
County:		Other Phone:	
e-mail:			
Applicant/Co-Applicant relationship to loan beneficiary			
How did you hear about this program?			
Desired monthly payment			

<b>Applicant Residence Information:</b>					
Own: <input type="checkbox"/> Rent: <input type="checkbox"/>		Years There:		Number of People in Household:	
Other (explain) _____ <input type="checkbox"/>					
Mortgagor/Landlord:		Phone:			
Mortgagor/Landlord Address:					
<b>Co-Applicant Residence Information:</b>					
Own: <input type="checkbox"/> Rent: <input type="checkbox"/>		Years There:		Number of People in House:	
Other (explain) _____ <input type="checkbox"/>					
Mortgagor/Landlord:		Phone			
Mortgagor/Landlord Address:					
<b>Previous residence if less than two years at address above:</b>					
<b>Address</b>					<b>Years</b>
<b>Employment - Applicant ("A") and Co-Applicant ("C")</b>					
<b>Employment - Co- Applicant</b>					
<b>A/C</b>	<b>FT/PT</b>	<b>Name of Employer</b>	<b>Location</b>	<b>Position</b>	<b>Years</b>
<b>Previous Employer If Less Than 2 Years at Current Job Above</b>					
<b>A/C</b>	<b>FT/PT</b>	<b>Name of Employer</b>	<b>Location</b>	<b>Position</b>	<b>Years</b>
				<b>Applicant</b>	<b>Co-Applicant</b>
<b>Have you declared bankruptcy in the last 7 years?</b>				Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
If yes, you must provide a copy of the discharge notice and schedule of discharged debts.				No <input type="checkbox"/>	No <input type="checkbox"/>
<b>Have you had any tax liens filed against your property in the last 7 years?</b>				Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
If yes, provide the discharge notice. <i>*Any outstanding property taxes must be paid in full.</i>				No <input type="checkbox"/>	No <input type="checkbox"/>
<b>Are there any judgments pending or outstanding against you?</b>				Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
				No <input type="checkbox"/>	No <input type="checkbox"/>
<b>Have you ever been foreclosed against?</b>				Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
				No <input type="checkbox"/>	No <input type="checkbox"/>
<b>Are you co-maker of any notes (cosigner on any other loans)?</b>				Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
<b>Provide explanation if yes:</b>				No <input type="checkbox"/>	No <input type="checkbox"/>
Include documentation/explanation of the above					

	Applicant	Co-Applicant	Applicant (Verified)	Co-Applicant (Verified)	Comments
Total Monthly Income					
Combined Total Income					
<p>Examples: Income from employment, Social Security SSDI, SSI, Pension/Retirement Benefits, food stamps, state supplements, alimony, child support and separate maintenance. NOTE: Child support, alimony and separate maintenance payments you receive do not have to be included if you do not want those payments to be considered in determining your creditworthiness.</p>					

Monthly Expenses	Applicant	Co-Applicant	Applicant (Verified)	Co-Applicant (Verified)	Comments
Medical - Applicant					<input type="checkbox"/> Premium <input type="checkbox"/> Co-Pay <input type="checkbox"/> Supplies
Medical - Co-Applicant					<input type="checkbox"/> Premium <input type="checkbox"/> Co-Pay <input type="checkbox"/> Supplies
Food Expenses					
Utilities					
heat					
water					
electric					
sewer					
phone					
cable					
internet					
cell phone					
Rent/Mortgage					
Real Estate Taxes					<input type="checkbox"/> w/ Mortgage Payment
Auto/Transportation					
payment					
gas					
maintenance					
Insurance					
car					<input type="checkbox"/> Full Coverage <input type="checkbox"/> Liability
homeowner's					<input type="checkbox"/> w/ Mortgage Payment
renter's					
life					
health					
Education					
Credit Cards and Other Installment Loans					
Child Support or Alimony					
Taxes: income, FICA, etc.					
Other Expenses					
Total Monthly Expenses					
Combined Total Expenses					
Net Discretionary Income					

Cash (*Applicant, Co-Applicant or Joint)				
A/C/J*	Name of Depository Institution	Account Type	Balance	Verified Balance
Totals				

Vehicles (*Applicant, Co-Applicant or Joint)										
A/C/J* Year/Make/Model		Mileage	Balance	Payment	Value	Verified Balance	Verified Payment	Verified Value	NADA Verified	Type of Purchase
									<input type="checkbox"/>	
									<input type="checkbox"/>	
									<input type="checkbox"/>	
Totals										

Real Estate (*Applicant, Co-Applicant or Joint)									
A/C/J*	Property Location	Mortgagor	HELOC	Balance	Payment	Value	Verified Balance	Verified Payment	Verified Value
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
Totals									

Other Assets (*Applicant, Co-Applicant or Joint)								
A/C/J*		Description	Balance	Payment	Value	Verified Balance	Verified Payment	Verified Value
Totals								

Investments (*Applicant, Co-Applicant or Joint)				
A/C/J*	Investment Name	Type	Value	Verified Value
Totals				

Credit Cards & Other Installment Loans (*Applicant, Co-Applicant or Joint)						
A/C/J*	Name of Creditor	Balance	Payment	Verified Balance	Verified Payment	Comments
Totals						
Education Loans (*Applicant, Co-Applicant or Joint)						
A/C/J*	Name of Creditor	Balance	Payment	Verified Balance	Verified Payment	Comments
Totals						

Assets	Totals	Verified Totals	Descriptions
1. Cash			
2. Vehicles			
3. Real Estate			
4. Investments			
5. Other			
6. Total Assets			

Liabilities	Totals	Verified Totals	Descriptions
7. Mortgages			
8. Auto Loans			
9. Installment and Credit Card Loans			
10. Education Loans			
11. Overdue Taxes			
12. Other			
13. Total Liabilities			
14. Net Worth			
<b>Final Calculated Net Worth</b> (Total Assets - Total Liabilities)			

### CERTIFICATION

I understand that this is an application for a loan which I must repay. I authorize the Kim Wallace Adaptive Equipment Loan Program Fund Board ("Board") and its agents, contractors and other representatives including but not limited to Alpha One to review all information provided and seek any additional information including, but not limited to, credit and character references necessary to verify the contents of this application and consumer credit reports. I further understand that the Board is a public entity and that the information may be subject to public disclosure as required by law. All information is true and correct and is provided to obtain the loan I am seeking. Any misrepresentations on any part of this application could result in rejection of this application or termination of the loan.

### CONSENT / AUTHORIZATION

I hereby authorize Alpha One to obtain a credit report on all applicants who have signed below. I also authorize Alpha One and members of the Board to discuss my loan application and financial information with the following individual(s). I may revoke this authorization by providing written notice to Alpha One.

Full Name of Individual:		Relationship:	
Full Name of Individual:		Relationship:	
Full Name of Individual:		Relationship:	

Applicant signature:		Date:	
Co-Applicant signature:		Date:	

# CREDIT REPORT AUTHORIZATION FORM

By signing below I, \_\_\_\_\_, authorize Alpha One to obtain a Consumer Credit Report about me. This authorization is valid for any lawful purpose covered under the Fair Credit Reporting Act (FCRA).

The Consumer Credit Report may contain information available in the Public Domain but may not include interviews with persons other than previous employers or their agents.

By signing below, I hereby authorize all persons, current or former employers, credit agencies, educational institutions, law enforcement agencies, city, state, county and federal courts and agencies, and military services to release all information they may have about me including criminal and driving history to Alpha One. This authorization is valid in original or copy form.

*Applicant's Name:* \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Current Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Prior Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

*Co-Applicant's Name:* \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Current Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Prior Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_





## E-SIGN Consent to Use Electronic Records and Signatures

This E-SIGN Consent Agreement (“E-SIGN Consent”) allows us to provide you with electronic versions of important notices and documents associated with the loan you apply for (and, if applicable, receive) through the Kim Wallace Adaptive Equipment Loan Program (“AELP”) and any related services we provide you. We are required by law to give you certain information “in writing,” which means you are entitled to receive it on paper. However, with your prior consent, we may instead provide this information to you electronically. We also need your consent to use electronic records and signatures throughout our relationship with you.

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In this E-SIGN Consent:

- “We,” “us,” “our” and “Alpha One” means Alpha One, the Kim Wallace Adaptive Equipment Loan Program Fund and any of their respective affiliates.
- “You” and “your” means the person giving this E-SIGN Consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on the AELP loan application and, if applicable, other AELP documentation.
- “Communications” means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide to you, or that you sign, submit, or agree to at our request, including, without limitation, any loan documents relating to AELP Services.
- “AELP Services” means each AELP loan product and AELP-related service we offer that you apply for, use, or access, either now or in the future.
- The words “include” and “including,” when used at the beginning of a list of one or more items, indicates that the list contains examples; the list is not exclusive or exhaustive, the items in the list are only illustrations, and the items are not the only possible items that could appear in the list.

### **1. Your consent to use Electronic Records and signatures; Choosing to receive Communications electronically or in writing; Certain information must still be provided in writing.**

In our sole discretion, the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form (“Electronic Records”). We may also use electronic signatures and obtain them from you as part of our transactions with you.

Electronic Records may be delivered to you in a variety of ways, including via email to the email address you provide us. In some cases, you will be able to choose whether to receive certain Communications electronically, or on paper, or both. We will provide you with instructions on how to make those choices when they are available.

We may always, in our sole discretion, provide you with, or require you to furnish to us, any Communication via paper, even if you have chosen to receive it or provide it electronically.

Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we specifically tell you in another Communication how you may deliver that notice to us electronically.

There are certain Communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those Communications to you in writing. However, if the law changes in the future and permits any of those Communications to be delivered as Electronic Records, this E-SIGN Consent will automatically cover those Communications as well.

We will continue to provide your tax statements on paper unless you separately elect to receive them electronically (if available).

**2. Your option to receive paper copies.**

If we provide Electronic Records to you, and you would like a paper copy, you may contact us using the information set out in Section 9 below and request a paper version.

**3. Your consent covers all AELP Services[; Privacy Policies].**

This E-SIGN Consent covers all Communications relating to any AELP Service. Your consent remains in effect until you give us notice that you are withdrawing it in accordance with Section 4 below.

From time to time, you may seek to obtain a new AELP Service from us. When you do, we may remind you that you have already given us your consent to use Electronic Records and signatures. If you decide not to use Electronic Records and signatures in connection with the new AELP Service, your decision does not mean you have withdrawn this consent for any other AELP Service.

You agree that we may satisfy our obligation to provide you with an annual copy of our Privacy Policy by keeping it available for review on [www.alphaonenow.org](http://www.alphaonenow.org).

**4. You may withdraw your consent at any time; Consequences of withdrawing consent; How to give notice of withdrawal.**

You have the right to withdraw your consent at any time. Please be aware, however, if you withdraw your consent, you will no longer receive Electronic Records, and you will no longer be permitted to sign documents electronically.

Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

If you are receiving account statements electronically, the termination will cause paper statements to be mailed to you via the U.S. Postal Service or other courier.

To withdraw your consent, please contact us using the information set out in Section 9 below.

**5. You must keep your email or electronic address current with us.**

You must promptly notify us of any change in your email address. Please contact us at using the contact information set out in Section 9 below to update your contact information, including to change the email address we have on record for you.

**6. Hardware and software requirements.**

To receive Electronic Records, you must have access to:

- a Current Version (defined below) of an Internet browser we support,
- a connection to the Internet,
- a Current Version of a software program that accurately reads and displays PDF files (such as Adobe® Acrobat® Reader),
- a computer or mobile device and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form, and
- an active email address.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices.

By “Current Version,” we mean a version of the software that is currently being supported by its publisher.

We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with AELP Services.

By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review Electronic Records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or service users identified with your AELP Services.

#### **7. Changes to hardware or software requirements.**

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements. Continuing to use or access the AELP Services after receiving notice of the change is reaffirmation of your consent.

#### **8. Additional examples of Electronic Records covered by this E-SIGN Consent.**

Additional examples of Electronic Records covered by this E-SIGN Consent include:

- This E-SIGN Consent and any amendments;
- All of the Communications related to any AELP Services, except for those excluded by the terms of this E-SIGN Consent;
- All of the periodic account and activity statements, disclosures and notices we provide to you concerning your AELP Services;
- Any notice or disclosure regarding fees or assessments of any kind, including late fees, over limit fees, and returned item fees;
- Notices of amendments to any of your agreements with us; and
- Other disclosures and notices that we are legally required to provide to you or choose to provide to you in our discretion.

#### **9. Contact Us.** Alpha One may update its contact information from time to time. Please check our website for our most current contact information.

Phone: 207-810-7376

Email: [hdumont@alphaonenow.org](mailto:hdumont@alphaonenow.org)

Address: P.O. Box 10238 Portland, ME 04104

Signature:

Printed Name:

Date:

Coapplicant

Signature:

Printed Name:

Date:

# FACTS

## WHAT DOES DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and</li> <li>■ and</li> <li>■ and</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
<b>For our marketing purposes—</b> to offer our products and services to you		
<b>For joint marketing with other financial companies</b>		
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences		
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness		
<b>For nonaffiliates to market to you</b>		

<b>Questions?</b>	Call or go to
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## Who we are

**Who is providing this notice?**

## What we do

**How does protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does collect my personal information?**

We collect your personal information, for example, when you

- 
- or
- 

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

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**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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## Other important information