



# MARTINDALE BRIGHTWOOD

Community Development Corporation

“Bringing Safety, Stability and Local Housing Solutions to our Communities”

MBCDC partners with Stock Yards Bank & Trust, and many other financial institutions to provide homeowner repairs to all residents. This is a first come, first serve program based on household income. Some of those repairs includes roofing, windows, HVAC, flooring, bathroom & kitchen modifications, lowering of kitchen cabinets, making homes accessible and safe, and much more!

**Stock  
Yards®**  
Bank & Trust

SINCE 1904

MEMBER FDIC

## New forgivable mortgages for homeowner repairs

*Stock Yards Bank & Trust partners with Martindale Brightwood Community Development Corporation (MBCDC) to help Hoosiers improve their homes*

### LOANS OF UP TO \$6,000

#### QUALIFICATIONS (you must meet the following):

- Income must be certified and deemed eligible under HUD income AMI limits 80% or below.
- or Borrowers must reside in an LMI census tract.

Beneficiaries must be the owner occupants. Loans will be forgiven over a three-year period.

To find out if you are eligible for one of the loans of up to \$6000, visit [mbcdc.org](http://mbcdc.org) or call (317) 924-8042.

Member FDIC. Equal Housing Lender. Stock Yards Bank NMLS# 433971. All loans are subject to approval. Terms and conditions are subject to change.

For more information, contact Keysha Toran, Program Coordinator  
Email: [ktoran@mbcdc.org](mailto:ktoran@mbcdc.org)



## HOMEOWNER REPAIR DOCUMENTS LIST

- Recorded Deed (can be found in your closing documents you received at closing when you purchased your home. If you CAN NOT locate documents, contact the recorder's office at 317.327.4020. They will be able to fax, email, or mail you a copy)
  - Note, no one else can be on your DEED if they DO NOT reside in the home (siblings, friends, etc. No exceptions)
- I.D. / D.O.B. / SSN Card for all members listed in household and application
- Property Taxes (current)
- Homeowner's Insurance (declaration page)
- W2's and/or 1099's (if applicable)
- Proof of all income in household (employment, self-employed, disability, pension, unemployment, etc.).
- Zero income affidavit (Age 18+ if there's no income to report.) We provide the form.
- 3 months profit & loss statement if self-employed (Uber is considered self-employed, etc.) Last 2 years tax return is required also.
- Proof of social security and/or pension. If you don't receive monthly statements in the mail, you will need to contact SSA Office or the agency you receive it from and have them provide you with a current dated statement showing your amount. DO NOT request until mid-March. If you have old income statement, another option is to submit it with a current bank statement showing the deposit of the S.S. or pension you receive. Amounts must match if you choose to go with that option.
- Indemnification Form – provided by MBCDC.

**NOTE: We may request more documentation to verify something at the bank's request throughout this process. Please be patient and submit documents in a timely matter or by due date if given.**