



Fix Up Loan Homeowner Labor Agreement

INSTRUCTIONS: Must be completed on all loans for which the borrower is responsible for the completion of the work, with no associated labor costs.

_____	_____	_____	_____
Borrower Last Name	Borrower First Name	MI	Minnesota Housing Loan #
_____	_____	MN	_____
Property Address	City	State	Zip

Attach materials estimate(s) from retailer(s) that itemize costs. Only permanent improvements to the home are eligible; tools, etc. are not eligible uses of loan proceeds.

In consideration of using Fix Up loan proceeds for the cost of materials necessary to perform the approved improvements listed on the Fix Up Credit Application, the undersigned makes the following covenants and warranties to the Lender and Minnesota Housing.

- a. I/we have the ability and skills to perform the work specified above.
- b. I/we will secure all necessary permits and comply with applicable building codes, regulations, and ordinances.
- c. I/we will bear the responsibility for making all arrangements to obtain necessary materials and supplies.
- d. I/we will complete all work by the completion date(s) set forth in the Work Schedule on page 2 of this Homeowner Labor Agreement.
- e. I /we have agreed to supply my/our services without compensation to accomplish the improvements without duress or influence from Lender or Minnesota Housing, and absent representations by Lender and/or Minnesota Housing that such services were required as a precondition to a Minnesota Housing loan.
- f. I/we shall defend, indemnify, and hold harmless the officers, members, and employees of Lender and Minnesota Housing, and the Borrower, if different from the household member performing work, from any and all damages and claims for damages resulting from personal injury and property damage, or from defects in workmanship or materials, including consequential damages, arising or in any way resulting from my/our performance under this Agreement.

