



# Charles County Public Schools

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## House Keys 4 Employee Program Employer/Employee Agreement

Name of Employee: \_\_\_\_\_ Date of Employment: \_\_\_\_\_

\*\*Employee must be employed by CCPS at least one year

I hereby certify that:

- I am a first-time home buyer (which includes not having owned a home within the past three years) purchasing a home in Charles County, Maryland, and;
- Any and all other persons listed on the loan for this purchase are also first-time home buyers, and;
- I am financing the purchase of this home under the Maryland Mortgage Program (MMP) with a qualified lender approved by the Maryland Department of Housing and Community Development's Community Development Administration (CDA) program, and;
- The home being purchased will be my primary residence, and;
- I meet the household income, acquisition, and financing limits, set by the MMP, and;
- I understand that my employer, the Charles County Public Schools/Charles County Government, will provide settlement/down payment assistance for my home purchase with a loan in the amount of \$5,000.
- I understand that this is a 0% interest loan, which must be repaid when the property is sold, transferred, or refinanced, and;
- I am responsible for advising my employer, within 30 days of occurrence, when the property is sold, transferred, or refinanced, and;
- I must repay the loan to Charles County Government within the 30 days of the sale, transfer, or refinance of the property, and;
- I understand I am obligated to repay the loan in full even if I am no longer employed by Charles County Public Schools.

I hereby certify that I understand all the terms and conditions stated above and have reviewed this agreement with a Human Resources representative. I have been given the opportunity to ask any questions regarding this agreement and all questions, if any, were answered to my satisfaction. I hereby agree to repay this loan as outlined above.

\_\_\_\_\_  
Employee

\_\_\_\_\_  
Human Resources Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date