



Covenant Partner Name

Greater Blessing Homeowner-Letter of Understanding, Agreement & Release Waiver

Date

Name

Street Address

City, State, & Zip

Dear Applicant Name:

Congratulations you have been approved as a recipient of **The Fuller Center for Housing Greater Blessing Program**.

The Fuller Center Greater Blessing Program repairs or renovates homes and the beneficiary of those repairs have the opportunity to repay the cost of those repairs over time on terms they can afford, without a loan agreement. Re-donation payments are made monthly, providing the beneficiary the opportunity of receiving the greater blessing of giving, not just receiving.

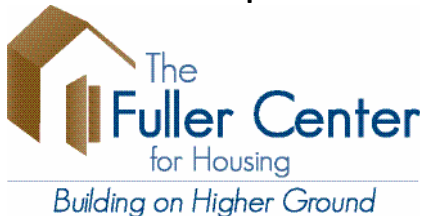
By signing this agreement you agree:

- To partner with The Fuller Center by being available when work is being done on your home. It is important for volunteers to get to know those they are working with on projects. Homeowners are encouraged to help where they can.
- To work with a family partner and look at a budget so that gift payments may be made on a regular basis and others can benefit from those gifts.
- The Fuller Center for Housing is responsible for the management and administration of all projects. The Fuller Center will do quality repairs but the work is **not warranted**. The Fuller Center for Housing will secure necessary permits according to state and local regulations for work performed when necessary. The Fuller Center for Housing releases and hold harmless its donors and volunteers.

THE REPAIRS WILL INCLUDE: (Please be very specific)

- 1.
- 2.

It is typical in home repairs, to uncover more damage once demolition begins. It may be decided on site after getting into the work that either the work cannot be accomplished or additional work must be done. It will be the decision of The Fuller Center on how to proceed with input from the homeowner.



APPLICANT RELEASE AND WAIVER OF LIABILITY

By signing this agreement and release I, as Applicant, agree to hold harmless, The Fuller Center for Housing, any of its donors and volunteers responsible for work performed as provided below.

1. **Waiver and Release.** The Applicant on his or her behalf, and on behalf of his or her heirs, successors, and assigns and on behalf of his or her family members, does hereby release and forever discharge and hold harmless The Fuller Center and its successors and assigns from any and all liability, claims, and demands of whatever nature, either in law or in equity, which arise or may hereafter arise from the Applicant's work for The Fuller Center. The Applicant understands and acknowledges that this Release discharges The Fuller Center from any liability or claim that the Applicant may have against The Fuller Center with respect to any bodily injury, personal injury, illness, death, or property damage that may result from Applicant's participation in The Fuller Center's home building and repair program. The Applicant also understands that, except as otherwise agreed to by The Fuller Center in writing, The Fuller Center does not assume any responsibility for, or obligation to, provide financial assistance or other assistance, including but not limited to medical, health, or disability insurance in the event of injury or illness or homeowner's insurance for fire or theft.
2. **Medical Treatment.** Except as otherwise agreed to by The Fuller Center in writing, the Applicant does hereby release and forever discharge The Fuller Center from any claim whatsoever which arises or may hereafter arise on

account of any first aid, treatment, or service rendered in connection with the Applicant's work for The Fuller Center.

3. **Assumption of the Risk.** The Applicant understands the work for The Fuller Center may include activities that may be hazardous to the Applicant, including, but not limited to, construction, loading and unloading, and transportation to and from the work sites. In connection thereto, the Applicant recognizes and understands that activities relating to The Fuller Center may, in some situations, involve inherently dangerous activities. The Applicant hereby expressly and specifically assumes the risk of injury or harm in these activities and releases The Fuller Center from all liability for injury, illness, death, or property damage resulting from the activities relating to The Fuller Center.
4. **Insurance.** The Applicant understands that, except as otherwise agreed to by The Fuller Center in writing, The Fuller Center does not carry or maintain health, medical, or disability insurance coverage for any Applicant. **Each Applicant is expected and encouraged to maintain medical or health insurance coverage for himself or herself and for his or her family members as well as basic homeowners insurance of the property.**
5. **Photographic Release.** Applicant does hereby grant and convey unto The Fuller Center all right, title, and interest in any and all photographic images and video recording made by The Fuller Center during the Applicant's work at the Fuller Center's home building and repair program, including, but not limited to, any royalties, proceeds, or other benefits derived from such photographs or recordings.
6. **Other.** Applicant expressly agrees that this Release is intended to be as broad and inclusive as permitted by the laws of the State of _____ and the state in which the work takes place, and that this Release shall be governed by and interpreted in accordance with the laws of the State of _____. Applicant agrees that in the event that any clause or provision of this Release shall be held to be invalid by any court or competent jurisdiction, the invalidity of such clause or provision shall not otherwise affect the remaining provisions of this Release which shall continue to be enforceable.
7. **Willingness to Partner:** I understand that myself, family and friends are responsible for _____ Sweat Equity hours. I understand that the number of Sweat Equity hours assigned by The Fuller Center are based on available participants and are in no way a burden to the recipient. **(This is an optional clause- some covenant partners feel that it may be necessary depending on the applicant and other family members and their ability to contribute to working on the project or other projects for the Fuller Center.)**

I understand that my re-donation payments are used to help make repairs for other homes. I agree to partner with **COVENANT PARTNER NAME** and pledge to make re-donation payments in the amount of \$_____per month; for a period of _____ months for the cost of the materials to repair my home. **I understand there is no loan, mortgage or lien attached. (This could be modified if covenant partner feels the need to put a lien on the home for materials cost- this can be a method for the covenant partner to recover the cost of the materials if repayment is not an option.**

Signature of Applicant/Homeowner

Date

Signature of Co-Applicant/Homeowner

Date

Signature of Fuller Center Representative

Date