



PRELIMINARY APPLICATION FOR HOME OWNERSHIP PROGRAM

DATE _____

PROPERTY SELECTION

I am interested in the following Non-Profit Housing Developer(s):

- 1) ___ Augustana Cornerstone Foundation
2) ___ GESU Housing, Inc.
3) ___ Holy Name Housing Corporation
4) ___ New Community Development Corporation
5) ___ Other _____

I am interested in the property located at _____

Manner in which title will be held:

- 1) Joint Tenants (Co-ownership with rights of survivorship of real estate by two individuals in that the surviving joint tenant immediately becomes the owner of the whole property upon the death of the other joint tenant)
2) Tenants in Common (Co-ownership of real estate by two or more individuals with undivided interest in the property or designated interest of differing sizes)
3) Single Person (Individuals not married)

FUNDING SOURCES

* I am eligible for the following source of funds:

HOME Funds CDBG Funds ADDI Funds
NAHT Funds Other

* To be completed by the non-profit housing developer.

I am approved for a mortgage loan to purchase a home with the following lending institution:

No
Yes; If Yes, Please list the lender and the approved amount.

APPLICANT

Last Name First Name Middle Name
Present Address City State Zip Code
Marital Status (Circle One) Married Divorced Separated Widowed Single
Gender: M or F (Circle One) Date of Birth Age
Social Security Number
Number of Dependents Dependents Ages
Home Phone Cellular Phone Work Phone
* Length of Residency Current Landlord Name
Landlord Phone Address City
State Zip Code Monthly Rent \$

* If your current length of residency is less than 2 years, please list the property addresses, landlord name(s), landlord address(s), and landlord phone(s) for the past 2 years

APPLICANT INCOME/EMPLOYMENT

Are You Currently Employed? _____
 Please List Company Name _____
 Address _____
 Phone _____ Your Position & Title _____
 List Other Current/Former Employers (Name, Address, Phone) for the Past 2 Years _____

Gross Monthly Income _____ Length of Current Employment _____

Other Sources of Income such as Child Support, Alimony, VA Compensation, Pension, Unemployment, and ADC/TANF

<u>Income Source</u>	<u>Amount</u>
_____	_____
_____	_____
_____	_____

OTHER HOUSEHOLD INCOME (Complete for household members 19 years old and older)

<u>Name/Age</u>	<u>Employer</u>	<u>Gross Monthly Income</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

APPLICANT ASSETS AND OBLIGATIONS List All Monthly Installment and/Loan Payments (i.e.) credit cards, car loans, child support, rent to own items.

<u>Creditor</u>	<u>Monthly Payment</u>	<u>Balance</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Do You Have A Checking Account? _____ Account Number _____
 Balance _____ Bank Name _____

Do You Have A Savings Account? _____ Balance _____ Bank Name _____

List Other Assets You Have (401(k), stocks, bonds) _____

Do you own a home? No _____ Yes _____ If Yes, List the address, appraised price, and the amount owed _____

If the home is a rental property, list the monthly rent received? _____

APPLICANT PERSONAL HISTORY

Have Your Wages Ever Been Garnished? _____ When? _____ Why? _____

Have You Ever Filed Bankruptcy? Yes _____ No _____ Chapter 7 _____ Chapter 13 _____
 Date Discharged _____

Do You Have Any Judgments or Collections filed against you? Yes _____ No _____

Are you delinquent on any outstanding debts, such as student loans, child support, and/or alimony? Yes _____ No _____

CO-APPLICANT

Last Name _____ First Name _____ Middle Name _____
 Present Address _____ City _____ State _____ Zip Code _____

Marital Status (Circle One) Married Divorced Separated Widowed Single
 Gender: M or F (Circle One) Date of Birth _____ Age _____
 Social Security Number _____
 Number of Dependents _____ Dependents Ages _____
 Home Phone _____ Cellular Phone _____ Work Phone _____
 * Length of Residency _____ Current Landlord Name _____
 Landlord Phone _____ Address _____ City _____
 State _____ Zip Code _____ Monthly Rent \$ _____
 * If your current length of residency is less than 2 years, please list the property addresses, landlord name(s), landlord address(s), and landlord phone(s) for the past 2 years _____

CO-APPLICANT INCOME/EMPLOYMENT

Are You Currently Employed? _____
 Please List Company Name _____
 Address _____
 Phone _____ Your Position & Title _____
 List Other Current/Former Employers (Name, Address, Phone) for the Past 2 Years _____

Gross Monthly Income _____ Length of Current Employment _____

Other Sources of Income such as Child Support, Alimony, VA Compensation, Pension, Unemployment, and ADC/TANF

<u>Income Source</u>	<u>Amount</u>
_____	_____
_____	_____
_____	_____
_____	_____

CO-APPLICANT OTHER HOUSEHOLD INCOME (Complete for household members 19 years old and older)

<u>Name/Age</u>	<u>Employer</u>	<u>Gross Monthly Income</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

CO-APPLICANT ASSETS AND OBLIGATIONS List All Monthly Installment and/Loan Payments (i.e.) credit cards, car loans, child support, rent to own items.

<u>Creditor</u>	<u>Monthly Payment</u>	<u>Balance</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

Do You Have A Checking Account? _____ Account Number _____
 Balance _____ Bank Name _____
 Do You Have A Savings Account? _____ Balance _____ Bank Name _____
 List Other Assets You Have (401(k), stocks, bonds) _____
 Do you own a home? No _____ Yes _____ If Yes, List the address, appraised price, and amount owed _____
 If the home is a rental property, list the monthly rent received? _____

CO-APPLICANT PERSONAL HISTORY

Have Your Wages Ever Been Garnished? _____ When? _____ Why? _____
 Have You Ever Filed Bankruptcy? Yes _____ No _____ Chapter 7 _____ Chapter 13 _____

Items needed at the time of application:

- *Mortgage Credit Report Fee (\$21.50 Non-investigated report) (\$55.00 Investigated report) – NON REFUNDABLE (Check or Money Order ONLY)*
- *2 years of residency (name & address of landlord(s) within the last 2 years)*
- *2 years of employment (name & address(s) of all employer(s) within the last two years)*
- *2007, 2008, & 2009 tax returns with W-2 forms*
- *Bank account information (address, bank account number(s) and copy of most recent bank statement(s) 401K statements*
- *Monthly debt (creditor name(s), monthly payment & balance owing)*
- *Most recent pay stubs 30 day history*
- *Driver's License / Photo I.D.*
- *Social security card*
- *Proof of child support – 12 month history (if applicable)*
- *Verification of supplemental income (i.e. Social Security, Veterans Benefits, etc.) (if applicable)*
- *Divorce Decree, all pages (if applicable)*
- *Bankruptcy papers with discharge notification, all pages (if applicable)*
- *Signed purchase agreement (if applicable)*

REBUILDING NEIGHBORHOODS FROM THE ROOTS UP!