Omaha 100
MORTGAGE LENDING PROGRAM

2401 Lake Street
Omaha, NE 68110
(402) 342-3773
Website: Omaha 100.org

Metro 100
(Omaha 100 Council Bluffs’ Branch Office)
10 South 4th Street
Council Bluffs, IA 51503
(712) 256-3035

OMAHA 100, INCORPORATED
Dear Future Homebuyer:

Thank you for your recent inquiry of our Omaha 100/Metro mortgage lending program. In order to process your request, we will need some additional information. Enclosed with this letter is a packet containing the following items:

- Mortgage loan application packet
- Budget worksheet
- Workshop information
- Homeowner education
- Financial fitness workshops

You will need to schedule a mortgage loan application appointment with Omaha 100/Metro 100. Before the appointment, you will need to complete the following:

- Contact Carol Dorsey from Family Housing Advisory Services at (402) 934-6745 to register for the following education classes:
  - Homeowner Education Workshop
  - Financial Fitness Workshop
- Complete the budget worksheet, preliminary application, and the items listed in the application
- Pay the fee of $29.40 (single) and $31.30 (married) for a Credit Report Fee
- Gather and provide income tax returns for the last three years at the appointment
- Gather and provide W-2s from your employer for the last three years at the appointment

Please complete all information listed in this letter. In order for Omaha 100/Metro 100 to process your application in a timely manner, it is important that all requested information be turned in together. If you have additional questions, please feel free to call Omaha 100 at (402) 342-3773 or Metro 100 at (712) 256-3035.

As soon as you turn in the required materials, we can process your application. We look forward to working with you.

Sincerely,

Omaha 100

Enc

Disclosure: There is no standard timeframe to process an application and it will vary according to each applicant's situation and their ability to complete the application package before review by loan committee and/or any loan actions.
Family Housing Advisory Services, Inc. (FHAS) provides Housing and Urban Development (HUD) pre-purchase education and one-on-one counseling to assist potential homeowners on the journey to homeownership. If you are interested in attending one of the workshops you can register on-line at www.fhasinc.org. The cost for the workshop manual is $25. Online classes are also available.

**Pre-Purchase Education**

**2017 Workshop Calendar**

**JAN-APR**

January 20th
8:00AM-5:00PM
2401 Lake Street
Omaha, NE

February 6, 7th
6:00PM-10:00PM
1228 S. Main Street
Council Bluffs, IA

March 31st
8:00PM-5:00PM
2401 Lake Street
Omaha, NE

April 22nd
8:00AM-5:00PM
2401 Lake Street
Omaha, NE

**MAY-AUG**

May 8, 9, 15th
6:00PM-10:00PM
1228 S. Main Street
Council Bluffs, IA

June 9th
8:00AM-5:00PM
2401 Lake Street
Omaha, NE

July 10, 11, 17th
5:30PM-9:30PM
2401 Lake Street
Omaha, NE

**SEPT-DEC**

August 7, 8, 14th
6:00PM-10:00PM
1228 S. Main Street
Council Bluffs, IA

September 16th
8:00AM-5:00PM
2401 Lake Street
Omaha, NE

October 9, 10, 16th
5:30PM-9:30PM
2401 Lake Street
Omaha, NE

November 13, 14, 20th
6:00PM-10:00PM
1228 S. Main Street
Council Bluffs, IA

December 8th
8:00AM-5:00PM
2401 Lake Street
Omaha, NE

(402) 934-6743 or 6745
www.fhasinc.org
Financial Education
2017 Workshop Calendar

The Financial Education course teaches the fundamentals of personal finance and provides participants with the right tools and support to gain control of their financial future.

Topics Include:

- Make your money work for you
- How to maximize your tax refund
- Investing
- Psychology of spending
- Consumer Rights/Responsibilities
- Benefits of Banking
- How Credit affects your life
- How to set up a spending plan

Jan-Apr

January 13, Fri.
9:00am-3:30pm

February 11, Sat.
9:00am-3:30pm

March 9 & 16, Thurs.
6:00pm-9:00pm

April 29, Sat.
9:00am-3:30pm

May-Aug

May 11 & 18, Thurs.
6:00pm-9:00pm

June 17, Sat.
9:00am-3:30pm

July 15, Sat.
9:00am-3:30pm

August 10 & 17, Thurs.
6:00pm-9:00pm

Sept-Dec

September 7 & 14 Thurs.
6:00pm-9:00pm

October 21, Sat.
9:00am-3:30pm

November 18, Sat.
9:00am-3:30pm

December 15, Fri.
9:00am-3:30pm

All classes are held at 2401 Lake St.
Omaha, NE

Advance registration is required for all classes. To register, call (402) 934-6745 or (402) 934-6749. You can also register and pay online at www.fhasinc.org.
The cost for the workshop manual is $15. We recommend purchasing one manual per household.

IN THE EVENT OF INCLEMENT WEATHER PLEASE CONTACT US TO RE-SCHEDULE.
Items needed at the time of application:

- Mortgage Credit Report Fee ($29.40 – Single & $31.30 – Married – Check, Cash, or Money Order ONLY. This is Non Refundable)
- 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)
- 2014, 2015, & 2016 tax returns with W-2 forms. Make sure taxes are signed.
- Bank account information (address, bank account number(s) and copy of most recent bank statement(s) 401K statements 60 day history
- Monthly debt (creditor name(s), monthly payment & balance owing)
- Most recent pay stubs 30 day history
- Driver’s License / Photo I.D. (Permanent Residency Card if applicable)
- Social security card(s)
- 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)
- Write a letter stating why you want to become a homeowner.
- Write a letter stating how your closing costs will be covered.
- 1st pay period date of the year is required (Time Lapse Purposes)
- Children over the age 18 must bring in any employment documentation or school transcripts (if applicable)
PRELIMINARY APPLICATION
FOR HOME OWNERSHIP PROGRAM

DATE

PROPERTY SELECTION

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

1) [ ] Douglas County Housing Authority
2) [ ] Habitat for Humanity Council Bluffs
3) [ ] GESU Housing, Inc.
4) [ ] Holy Name Housing Corporation
5) [ ] Let's Build Community (City of Omaha)
6) [ ] NeighborWorks Home Solutions
7) [ ] Omaha Housing Authority
8) [ ] Other ____________________________

I am interested in the property located at ____________________________.

Manner in which title will be held:

[ ] 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)

[ ] 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)

[ ] Single Person  (Individuals not married)
APPLICANT INFORMATION

Last Name    First Name    Middle Name
Marital Status (Check One) □ Married □ Divorced □ Separated □ Widowed □ Single
Gender: (Check One) □ M □ F Date of Birth
Social Security Number    Number of Dependents    Ages of Dependents
Home Phone    Cellular Phone    Work Phone
Current Address    City    State    Zip Code
* 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 previous property addresses, landlord name(s), landlord address(s), and landlord phone(s) for the past 2 years

APPLICANT INCOME/EMPLOYMENT

Are You Currently Employed? □ Yes □ No

Please List Company Name, Address, Phone, and 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

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<thead>
<tr>
<th>Income Source</th>
<th>Amount</th>
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### OTHER HOUSEHOLD INCOME
(Complete for household members 19 years old and older)

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<tr>
<th>Name/Age</th>
<th>Employer</th>
<th>Gross Monthly Income</th>
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### APPLICANT ASSETS AND OBLIGATIONS

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

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Monthly Payment</th>
<th>Balance</th>
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Do You Have A Checking Account?  □ Yes  □ No  Bank Name

Do You Have A Savings Account?  □ Yes  □ No  Bank Name

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

Do you currently own a home?  □ Yes  □ No

If Yes, list the address, appraised price, and amount owed

If the home is a rental property, list the monthly rent received? $
### Applicant Personal History

Have Your Wages Ever Been Garnished?  
☐ Yes  ☐ No  If Yes, when  Why?

Have You Ever Filed Bankruptcy?  
☐ Yes  ☐ No

If yes, check which chapter.  
☐ 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

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>Middle Name</th>
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</table>

Marital Status (Check One)  
☐ Married  ☐ Divorced  ☐ Separated  ☐ Widowed  ☐ Single

Gender: (Check One)  
☐ M  ☐ F  Date of Birth

Social Security Number  
Number of Dependents  
Ages of Dependents

<table>
<thead>
<tr>
<th>Home Phone</th>
<th>Cellular Phone</th>
<th>Work Phone</th>
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</thead>
</table>

Current Address  
City  
State  
Zip Code

* Length of Residency  
Current Landlord Name

<table>
<thead>
<tr>
<th>Landlord Phone</th>
<th>Address</th>
<th>City</th>
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<th>Zip Code</th>
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</table>

Monthly Rent $

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

### Co-Applicant Employment

Are You Currently Employed?  
☐ Yes  ☐ No

Please List Company Name, Address, Phone, and Your Position/Title

List Other Current/Former Employers (Name, Address, Phone) for the Past 2 Years

Gross Monthly Income $  
Length of Current Employment
**CO-APPLICANT (continued)**
Other Sources of Income such as Child Support, Alimony, VA Compensation, Pension, Unemployment, and ADC/TANF

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

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**CO-APPLICANT ASSETS AND OBLIGATIONS**
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</table>
CO-APPLICANT ASSETS AND OBLIGATIONS (CONTINUED)

Do You Have A Checking Account? □ Yes □ No  Bank Name Balance $

Do You Have A Savings Account? □ Yes □ No  Bank Name Balance $

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

Do you currently own a home? □ Yes □ No

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? □ Yes □ No If Yes, when Why?

Have You Ever Filed Bankruptcy? □ Yes □ No

If yes, check which chapter. □ 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

The above referenced Non-Profit Housing Developer selected by you through Omaha 100 has requested that CSC Mortgage Credit Services obtain my (our) past and current credit information for the purpose of the preliminary housing application and/or granting a home loan. For this reason, I hereby authorize the release to CSC Mortgage Credit Services any and all credit information in my (our) name(s). You may accept a photocopied or faxed copy of this authorization in place of the original.

This will serve as authorization for the above referenced Non-Profit Housing Developer selected by you to obtain all information and documentation that they request. Such information includes, but is not limited to, employment history and income, child support, alimony, commissions, bonuses, bank, money market and similar account balances, credit history and copies of income tax returns. I also authorize the above referenced Non-Profit Housing Developer selected by you to refer all such information to Family Housing Advisory Services for additional counseling if I do not qualify to purchase a home at this time.

APPLICANT’S CERTIFICATION: The Applicant(s) certifies that all information in this preliminary application and other information furnished in support of this preliminary application are given for the purpose of obtaining a loan under the City of Omaha Affordable Housing Program, Omaha 100, and Federal Home Loan Bank, and are true and complete to the best of my/our knowledge and belief. I/We also acknowledge with permission that verifications may be obtained from any source named herein.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT U. S. C. Title 18, Sec. 1001, provides: “Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies... or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than $10,000 or imprisoned not more than 5 years or both.”

Applicant’s Signature   Date   Co-Applicant’s Signature   Date
Note: City of Omaha employees are not eligible for initial financing on City sponsored projects.

The following information is requested by the Federal Government for certain types of loans related to dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. Applicant(s) are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish the information. However, if applicant(s) choose not to furnish this information, under Federal regulations this lender information is required to note race and sex on the basis of visual observation or surname. If applicant(s) do not wish to furnish this information, please check the box below. (A Lender must review this material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

FOR STATISTICAL PURPOSES ONLY:
The Applicants' Ethnicity is: (Select Only One) □ Hispanic or Latino □ Not Hispanic or Latino __

The Applicant's Race is: (Select One or More) □ American Indian or Alaska Native
□ Asian
□ Black or African American
□ Native Hawaiian or Other Pacific Islander
□ White

The Co-Applicants' Ethnicity is: (Select Only One) □ Hispanic or Latino □ Not Hispanic or Latino __

The Co-Applicant's Race is: (Select One or More) □ American Indian or Alaska Native
□ Asian
□ Black or African American
□ Native Hawaiian or Other Pacific Islander
□ White

The Co-Applicants' Ethnicity is: (Select Only One) Hispanic or

There is a non-refundable credit report fee of $20. Please return this preliminary application, the credit report fee, three (3) year tax returns, along with two (2) of your most recent pay stubs, and any other proof of household income to one of the following Non-Profit Housing Developers:

- Douglas County Housing Authority, 5404 North 107th Plaza, Omaha, NE 68134 – (402) 444-6203
- Gesu Housing Corporation, 4308 Grant Street, Omaha, NE 68111 – (402) 510-2899
- Habitat for Humanity of Council Bluffs, 1229 South Main Street, Council Bluffs, IA 51503 – (712) 328-9476
- Holy Name Housing Corporation, 3014 North 45th Street, Omaha, NE 68104 – (402) 453-6100
- Let's Build Community (City of Omaha) – Contact Mary Packett – (402) 612-2399
- NeighborWorks Home Solutions, 3650 Orchard Street, #108, Omaha, NE 68107 – (402) 451-2939
- Omaha Housing Authority, 540 South 27th Street, Omaha, NE 68105 – (402) 444-7100
<table>
<thead>
<tr>
<th>Social Security Number</th>
<th>Male</th>
<th>Female</th>
<th>Handicapped</th>
<th>Race</th>
<th>Ethnicity</th>
<th>Age</th>
<th>Date of Birth</th>
<th>Relationship to Household</th>
<th>Name of Household</th>
</tr>
</thead>
</table>

**Household Members and Demographics**

- **Gender:** Choose either Male or Female. Enter either Male or Female.  
- **Race:** White, Hispanic, Black, Asian, American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, Other (please specify).  
- **Ethnicity:** Choose either H or NH. Enter H for Hispanic or Latino. Enter NH for Non-Hispanic or Latino.  

**Please enter ethnicity and race for each household member in accordance with the attached definitions.**

- **Children under 18:** No.  
- **Adults:** No.  
- **Total Number of Occupants:** Total.

**Head of Household:**

- **Male:**  
- **Female:**  
- **Race:**  

**NAME:**
AUTHORIZATION TO RELEASE INFORMATION:

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Omaha 100. As part of the application process, CREDIT INFORMATION SYSTEMS may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of a quality control program.

2. I/We authorize you to provide to CREDIT INFORMATION SYSTEMS information including, but not limited, employment history and income, bank, money market and similar account balances, CREDIT HISTORY and copies of income tax returns.

3. A copy of this authorization may be accepted as an original.

4. Please reply promptly to CREDIT INFORMATION SYSTEMS.

** The Department of Housing and Urban Development certifies, in compliance with the right to Financial Privacy Act of 1973 that in connection with this request for access to financial records, it is in compliance with the applicable provision of said act**

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<th>Borrower’s Signature</th>
<th>Date</th>
<th>Social Security Number</th>
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<th>Borrower’s Signature</th>
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<th>Social Security Number</th>
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</table>
Credit Report/Application Fee Disclosure

The application credit report fee is non-refundable in event that our application for credit is denied.

Credit reports can be used for 120 days during the application process. Any time beyond the 120 days may require additional fees. Any charges for reorders of credit report fees after this period, or charges for line updates on credit report will be applied to the application.

ALL COSTS for verification will be charged to the applicant(s).

__________________________
Borrower’s Signature

__________________________
Co Borrower’s Signature

__________________________
Date

Effective 10/01/14
Omaha 100 Incorporated
Applicant Acknowledgement Disclosures

The following information is being provided to the applicant(s) at the time of the mortgage loan application:

1) Applicant(s) agrees to attend homebuyer education classes prior to their mortgage loan closing.

2) Applicant(s) agrees to complete homebuyer education classes in order to receive down payment assistance from the Federal Home Loan Bank and/or from the City of Omaha.

3) Applicant(s) agrees with the requirement to withdraw their monthly mortgage payment from the applicant's checking account. Applicant(s) shall bring a void check to the mortgage loan closing.

4) Applicant(s) acknowledge that they have been informed that if the applicant(s) purchase a new construction home, the property taxes to be paid by the applicant(s) may not have been fully assessed at the time of the mortgage loan closing. Also, the applicant(s) acknowledge and understand that if the property taxes are not fully assessed, the applicant(s) payment will increase upon notification from the Douglas County Treasurer's office.

5) Applicant(s) agrees with the requirement to purchase one year of homeowners insurance.

6) Applicant(s) agrees with the requirement of Nebraska Title Company by Omaha 100.

I/we hereby acknowledge that I/we have read and understand all of the above referenced requirements which this statement is attached to the mortgage loan application.

________________________________________  _____________
Applicant Signature                             Date

________________________________________  _____________
Co-Applicant Signature                          Date
# BUDGET WORKSHEET

Client Name: ___________________________

Budget Session: Pre-Purchase/Foreclosure Prevention

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<thead>
<tr>
<th>Current Monthly Expenses</th>
<th>Revised Monthly Fixed Expenses</th>
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<td><strong>Fixed Expenses</strong></td>
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<td>*Mortgage/Rent</td>
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<td>Heat &amp; Water</td>
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<td>Electric</td>
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<td>Garbage</td>
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<td>Telephone</td>
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<td>*Car Payment/Lease</td>
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<td>Gasoline</td>
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<td>Taxi/bus</td>
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<td>Groceries</td>
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<td>Car Insurance</td>
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<td>Additional Health Ins.</td>
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<td>Medicine</td>
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<td>*Bank Loans</td>
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<td>Homeowners Ins.</td>
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<td>Child Care</td>
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<td>*Child Support</td>
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<td>*Credit Card(s)</td>
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<td>*Department Store(s)</td>
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<td>*Student Loans</td>
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<td>Savings</td>
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<td>School Lunch</td>
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<td>Periodic Expenses</td>
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<td>Property Taxes (If not needed in mortgage payment)</td>
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<td>Doctor(s)</td>
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<td>School Supplies</td>
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<td>Cleaning Supplies</td>
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<td>Toiletries</td>
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<td>Flexible Expenses</td>
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<td>Entertainment</td>
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<td>Haircuts</td>
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<td>Tobacco/alcohol</td>
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<td>Magazine/Newspaper</td>
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<td>Vacations</td>
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<td>Pet Care</td>
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<td>Memberships</td>
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<td>Cell Phone</td>
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<td>Cable</td>
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<td><strong>Total Monthly Expenses</strong></td>
<td><strong>Total Monthly Expenses</strong></td>
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Client(s) Initials ___________________________

Counselor’s Initials ___________________________

$ ___________________________

$ ___________________________

[Image]
Home Ownership is just a phone call away!

$4,000.00*

OMAHA 100 HAS GRANT FUNDS FOR DOWN PAYMENT ASSISTANCE

Call Omaha 100 at (402) 342-3773
OMAHA 100/METRO 100
MORTGAGE LENDING PROGRAM

$4,000 IN GRANT FUNDS
TO PURCHASE A HOME

Omaha 100 has grant Down Payment Assistance funds from the Federal Home Loan Bank of Topeka (FHLB) to assist applicants with purchasing a home. Omaha 100 will offer its mortgage loan applicants FHLB grant funds up to $4,000 for down payment, closing cost, and pre-paids. Each applicant must meet the following criteria in order to be eligible for the funds:

1) All applicants must purchase a home in Omaha 100’s Lending Area within the city limits of the City of Omaha, Nebraska.
2) All applicants must receive their first mortgage loan financing through Omaha 100.
3) All applicants must have a minimum of $500.00 investment in the home purchase transaction.
4) All applicants cannot receive funds back from this transaction.
5) All applicants must meet the household income guidelines. For a household of 1-2 individuals, the maximum household income is $43,680. For a household of 3 plus individuals, the maximum household income is $50,232. (Contact the office to verify your income calculation if you appear to be over the maximum income limits.)
6) All applicants must complete Homebuyer Education through Family Housing Advisory Services.
7) Applicants purchasing homes through designated housing developers will be given priority for receiving the grant funds.

All approved grant recipients will be required to sign a note and deed, which is recorded as a lien on the home. After the recipients have owned their home for 5 years, the FHLB grant funds will be fully forgiven, and the recorded deed will be released from the home.

It is to be noted that the cost of the home buyer education services and processing fees will be deducted from the total grant, which will result in the applicant receiving $3,000 in direct assistance for their down payment, closing cost, and pre-paids.

All applicants must meet all required conditions before any grant funds are distributed.

In order for Omaha 100 to comply with all of the FHLB grant regulations and guidelines, Omaha 100 reserves the right to make changes without notice.

5-15-2017

Please initial here __________________________
MORTGAGE LENDING ORGANIZATION

Omaha 100, Incorporated (Metro 100) offers the following mortgage financing packages to low and moderated income individuals.

Types of Homes Financed:
❖ New Constructions
❖ Rehabilitated Homes
❖ Omaha 100 Target Area Homes
❖ Metro 100 Target Area Homes

Our Unique Financing Features Include:
❖ Creative Financing
❖ Purchase Rehabilitation Funds
❖ Owner Occupied Rehabilitation Funds
❖ Financial Assistance Available for Qualified Borrowers
❖ Down payment Assistance
   a) Federal Home Loan Bank of Topeka

Other Financing Offered:
❖ Conventional Mortgage Loans
❖ Conventional Rehabilitation Mortgage Loans

For information on New Construction and Rehabilitated Homes, contact the following agencies:

Holy Name Housing Corporation
3014 North 45th Street
Omaha, NE 68104
Toni Hoffman @ 402/453-6100

Neighborworks Home Solutions
222 South 6th Street
Council Bluffs, IA 51501
Cherie Scott @ 712/256-6427

Let’s Build Community
(City of Omaha Planning Department)
Listing Agent – Mary Packett @ 402-612-2339
Mortgage Financing – Omaha 100 @ 402-342-3773

GESU Housing Corporation
4308 Grant Street
Omaha, NE 68111
Dale Barr @ 402/614-4776

Habitat for Humanity Council Bluffs
1228 S. Main Street
Council Bluffs, IA 51502
Glennay Lundt @ 712-396-2475

Omaha Housing Authority
1805 Harney Street
Omaha, NE 68102
Dominique Brown @ 402-444-7100 Ext. #232

To obtain more information or to schedule an appointment for a mortgage loan application, please contact Carlene Lewis at the Omaha or Council Bluffs Offices:

Omaha 100, Incorporated
2401 Lake Street, Suite 130
Omaha, NE 68111

Metro100 – (Omaha 100 Council Bluffs Branch)
10 South 4th Street
Council Bluffs, IA 51503
Omaha 100 (Metro 100) 
Mortgage Lending Program 

Mortgage Loan Products 

Omaha 100 
- Conventional Loan Rate* (1% Origination and 0% Discount) 
- Conventional Rehabilitation Loan Rate * (1% Origination and 0% Discount) 

*Contact the Omaha 100 office for current conventional loan and conventional rehabilitation loan rates 

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For more information and possible down payment and closing cost assistance, please contact 
Carlene Lewis at Omaha 100, Incorporated 
2401 Lake Street, Omaha, NE. 68110 
Phone: 402/342-3773 - Fax: 402-342-3277 

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WHAT CAN I DO TO HELP GET APPROVED?

Homeowner Education Class

Family Housing Advisory Services (402) 934-6745

Financial Education Class

Family Housing Advisory Services (402) 934-6745

Address Credit Problems

Give a copy of your credit report to your counselor for a one on one session (it helps).

Job Stability

Two years combined on a job(s) does not have to be the same job. Also, two years could include schooling.

Saving Reserve

You should have money in savings. Try to have 2 or 3 monthly housing payments in savings.

Do Not Make Large Purchases Before You Purchase

Making large dollar purchases will lower your loan amount.

Self Employment

You will need the last three years of tax returns. You will need a year to date profit and loss statement from your book keeper or accountant.
INSTITUTIONS MAKING AN IMPACT!

CONSORTIUM OF LENDERS

- AAA Bank
- American National Bank
- Bank of the West
- First National Bank of Omaha
- Great Western Bank
- Mutual of Omaha Bank
- US Bank

NON-PROFIT HOUSING DEVELOPERS

- Douglas County Housing Authority
- Gesu Housing Corporation
- Habitat for Humanity of Council Bluffs
- Holy Name Housing Corporation
- Let's Build Community (City of Omaha)
- Neighborworks Home Solutions
- Omaha Housing Authority

SUPPORTING PARTNERS

- City of Omaha
- Family Housing Advisory Services
- Federal Home Loan Bank of Topeka
- Nebraska Housing Developers Association