

IV. EMPLOYMENT INFORMATION: *If NOT employed, please indicate.*

HEAD OF HOUSEHOLD:		SPOUSE / COHABITANT:	
Employer Name	_____	Employer Name	_____
Address	_____ _____	Address	_____ _____
Phone No.	_____	Phone No.	_____
Occupation	_____	Occupation	_____
Length of Employment	_____	Length of Employment	_____



V. MONTHLY INCOME: *You must disclose all income.*

	HEAD of HOUSEHOLD	SPOUSE/COHABITANT	OTHER
Employment (Incl. OT, etc)	\$ _____	\$ _____	\$ _____
Social Security	\$ _____	\$ _____	\$ _____
V.A.	\$ _____	\$ _____	\$ _____
Pension	\$ _____	\$ _____	\$ _____
Gross Income Real Estate	\$ _____	\$ _____	\$ _____
Welfare	\$ _____	\$ _____	\$ _____
Income from others	\$ _____	\$ _____	\$ _____
Child Support	\$ _____	\$ _____	\$ _____
Other Source	\$ _____	\$ _____	\$ _____
Total	\$ _____ (A)	\$ _____ (B)	\$ _____ (C)
		\$ _____	\$ _____
GRAND TOTAL INCOME (A+B+C):	\$ _____	X 12 (months) = \$ _____	\$ _____ (D)

VI. ASSETS: *You must provide documentation supporting balances of all accounts. (2 months of current bank/Investment statements, etc.)*

ASSET TYPE	ACCOUNT #	LOCATION	BALANCE (A)	PROJECTED INCOME (B)
Saving Account			\$ _____	\$ _____
Checking Account			\$ _____	\$ _____
401 (K) / Pension			\$ _____	\$ _____
Marketable Securities			\$ _____	\$ _____
Property			\$ _____	\$ _____
Other			\$ _____	\$ _____
TOTAL	PROJECTED ANNUAL INCOME FROM ASSETS			\$ _____ (B)

VII. INCOME SUMMARY:

Income: Employment/Other	\$ _____	 Section V. Total from (D)
Income from Assets	\$ _____	 Section VI. Total from (B)
Total Annual Income	\$ _____	% Percentage of Median Income

VIII. TOTAL INCOME FROM PREVIOUS YEAR:

HEAD OF HOUSEHOLD	SPOUSE	OTHER
\$ _____	\$ _____	\$ _____
<i>(Please circle appropriate income level (Very Low or Low on page 1))</i>		

IX. CURRENT MONTHLY EXPENSES:

EXPENSES	HEAD OF HOUSEHOLD	SPOUSE/COHABITANT	OTHER
Car Payment(s)	\$ _____	\$ _____	\$ _____
Credit Card(s)	\$ _____	\$ _____	\$ _____
Personal Loan(s)	\$ _____	\$ _____	\$ _____
Other Loan(s) (Student Loans- need letter if deferred)	\$ _____	\$ _____	\$ _____
Child Support / Alimony (being paid out)	\$ _____	\$ _____	\$ _____
Other Payment(s) (Medical Bills, etc.)	\$ _____	\$ _____	\$ _____
Total(s)	\$ _____	\$ _____	\$ _____

X. CURRENT MONTHLY LIVING EXPENSES:

LIVING EXPENSES	HEAD OF HOUSEHOLD	SPOUSE/COHABITANT	OTHER
Rent	\$ _____	\$ _____	\$ _____
* Utilities	\$ _____	\$ _____	\$ _____
Telephone (Home & Cell)	\$ _____	\$ _____	\$ _____
Cable	\$ _____	\$ _____	\$ _____
Groceries	\$ _____	\$ _____	\$ _____
Savings Deposit	\$ _____	\$ _____	\$ _____
Insurance (Car & Life)	\$ _____	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____	\$ _____
Total(s)	\$ _____	\$ _____	\$ _____

* PLEASE PROVIDE A COPY OF MOST RECENT BILL

WHAT TO SUBMIT WITH YOUR APPLICATION

_____ Copy of Credit Report- You can request a free credit report every year at www.annualcreditreport.com or by calling 1-877-322-8228. Please review your credit report for correctness and that all bills are current. All outstanding charged-off accounts, liens, and judgments must be paid in full. However, small medical bills can be on a written payment plan. **Please write a letter explaining all negative items on your credit report.**

_____ Signed copy of the Lender's Loan Estimate, Closing Disclosure and Pre-qualification letter based on the review of your credit report. You will need to get pre-qualified to know how much you can borrow and the cost involved in purchasing a home.

_____ Signed copy of the Lender's HUD 1003 Application

_____ Verification of Employment / Income form completed & returned by your employer.

_____ Verification of Rental form completed & returned by your property owner.

_____ Pay stubs for the most recent two (2) months.

_____ Signed Tax Returns with W-2's for the past two (2) years. (If you are self-employed include a Profit / Loss Year to Date Statement).

_____ Copy of last two (2) Bank Statements for all accounts (checking, saving, IRA's, 401K, etc.).

_____ Signed copy of Offer to Purchase or Contract with Builder.

_____ Copy of First Time Homebuyers Certificate(s). The next class is _____.

_____ Proof of Social Security or Public Assistance Payments.

_____ Proof of receipt or payment of Child Support with copy of court order for child support.

_____ Proof of receipt or payment of Alimony.

_____ Copy of Divorce Decree or Legal Separation (only if less than one year).

_____ Gift Letter (If you are receiving funds from a relative).

_____ Photo ID (18+) and Social Security Card for all members of the household.

_____ Appraisal

_____ Other: _____

NOTE: Mortgage Contact Person: _____

Phone Number: _____