

Date:

## THE USE OF WHITE OUT IS PROHIBITED



CITY OF GREENVILLE Community Development Division 201 West 5<sup>th</sup> Street Greenville, North Carolina 27835

#### AFFORDABLE HOUSING PROGRAM 20% HOME Grant 10% No-Interest Loan

I. PROPERTY DATA:	Revitalization Area (Y) (N)	Income: (Very Low) (Low)
PROPERTY DESCRIPTION:		
Parcel #:	Address:	

### II. GENERAL DATA: (Applicant information)

Name:			Head of Household?	Yes	No
SSN: XXX	X-XX-	Date of Birth:		Race:	
Are you an U	J.S. Citizen?	Or a legal alier	1?		
Home Addre	ess:	Ci	ity:	State:	Zip:
Mailing Add	ress:	Ci	ity:	State:	Zip:
Telephone N	o. (home)		(work)		
Marital Stat	ue: Married	Widowed	Single	Divorced	Separated

## III. HOUSEHOLD FAMILY COMPOSITION: (List all persons who will reside in your household. Do not include Applicant)

ADULTS (legal name includes all persons 18 years or older)	DATE OF BIRTH	RELATION- SHIP TO HOH	SOCIAL SECURITY NUMBER	RACE	MARRIED (M) WIDOWED(W) SINGLE (S) DIVORCED(D)
			XXX-XX-		
			XXX-XX-		
			xxx-xx-		

CHILDREN (name as it appears on Social Security Card)	DATE OF BIRTH	RELATION- SHIP TO HOH	SOCIAL SECURITY NUMBER	RACE	ABSENT PARENT'S NAME
			XXX-XX-		
			XXX-XX-		
			xxx-xx-		

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

HEAD OF HOUSEHOLD:	SPOUSE / COHABITANT:
Employer Name	Employer Name
Address	Address
Address	Address
City, State, Zip	City, State, Zip
Phone No.	Phone No.
Occupation	Occupation
Length of	Length of
Employment	Employment

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

	HEAD of HOUSEHOLD	SPOUSE/COHABITANT	OTHER
Employment (Incl. OT, etc)	\$	\$	\$
Social Security	\$	\$	\$
SSI / Disability	\$	\$	\$
V.A.	\$	\$	\$
Pension	\$	\$	\$
Public Assistance	\$	\$	\$
Income from others	\$	\$	\$
Child Support	\$	\$	\$
Other Source	\$	\$	\$
Total	\$ (A)	\$ (B)	\$ (C)
GRAND TOTAL INCOME (A+B	S+C): \$ 2	K 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 # (LAST 4 DIGITS)	LOCATION	BALANCE (A)	PROJEC INCOM	
Saving Account			\$	\$	
Checking Account			\$	\$	
401(K) /Pension			\$	\$	
Marketable Securities			\$	\$	
Property			\$	\$	
Other			\$	\$	
TOTAL	PROJECTED A	ANNUAL INCOME FRO	OM ASSETS	\$	(B)

### VII. INCOME SUMMARY:

Income: Employment/Other	\$	Sect	ion V. Total from (D)
Income from Assets	\$	Sect	ion VI. Total from (B)
Total Annual Income	\$	%	Percentage of Median Income (Staff Calculation)

#### VIII. TOTAL INCOME FROM PREVIOUS YEAR:

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

## 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)	\$	\$	\$

### **Downpayment Assistance Application**

I / We certify that the above information is true to the best of my / our knowledge. I / We further authorize the City of Greenville or its agent to make all inquiries deemed necessary to verify all information provided on this application and related material. The undersigned also authorizes the City of Greenville or its agent to answer questions and inquiries from others seeking credit experience information about the applicants.

By signing this application, I / We certify that the property shall be My / Our principal residence.

Applicant's Signature	Date		
Co-Applicant's Signature	Date		
Information E	Below To Be Completed By Staff:		
<b>RECOMMENDATION OF APPLICATION:</b>			
Loan Approved: Loan Denied:	Approved Amount of Assistance		
City 10% No-Interest Loan	\$ (10% of Sales Price Max)	□ Incorporated City Limits of Greenville	
20% HOME Grant	\$ (20% of Sales Price Max \$40,000)	□ Incorporated City Limits of Greenville	□ 45-Block Project
WG / University Area DPA	(5% of Sales Price Max \$10,000)	□ WG / Univ Target Area	
Affordable Housing Loan Committee Chair	Date		
Program Manager- Community Development Division	Date		
Neighborhood & Business Services Department Director	Date		
Assistant City Manager	Date		
Note: If the amount of assistance is \$10,000 or above the a	pplication must be approved by the Cit	ty Manager.	
City Manager	Date	□ New Construction	C Existing Construction
Requested Loan Amount	\$		
Phoenix G Hinson, Program Coordinator, Community Developmer	nt Division	Date submitted for approval	-

# WHAT TO SUBMIT WITH YOUR APPLICATION

	Copy of Credit Report- You can request a free credit report every year at <u>www.annualcreditreport.com</u> 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. <i>Please write a letter explaining all negative items on your credit report.</i>
	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.
	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 <u>all</u> accounts (checking, saving, IRA's, 401K, etc.).
	Signed copy of Offer to Purchase or Contract with Builder.
	Certification of Homebuyer Education & Counseling Form with copy of homebuyer education certificate(s).
	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
	Community Development Inspection
	Other:
NOTE:	Mortgage Contact Person:
	Phone Number: