



Transforming lives through home ownership

Please complete the Loan Pre-Application package. Attach copies of:

1. Last two years Federal income tax returns.
2. Proof of other sources of income for the past two years.
3. Copies of the last two payroll check stubs.

Some sources of income include social security, child support, alimony, food stamps, tips, disability, unemployment, public assistance commissions, etc.

Send the completed forms to:

Homes Within Reach
5101 Thimsen Avenue
Suite 200
Minnetonka, MN 55345

Phone: 952-401-7071
Fax: 952-224-2857

Enclose a check for credit report:

Single-\$15.00

Joint \$20.00

WEST HENNEPIN AFFORDABLE HOUSING LAND
TRUST
5101 Thimsen Ave., Ste. 200
Minnetonka, MN 55345
Telephone (952) 401-7071
Fax: (952) 224-2857
Email: info@homeswithinreach.org



HOMES WITHIN REACH

HOUSING DATA

<u>BUYER</u>	<u>CO-BUYER</u>
Name: _____	Name: _____
Home Address: _____	Home Address: _____
City/State/Zip: _____	City/State/Zip: _____
Phone: (home) _____	Phone: (home) _____
(work) _____	(work) _____
Landlord: _____	Landlord: _____
Landlord address: _____	Landlord address: _____
From: _____ To: _____	From: _____ To: _____
<input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends	<input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends
Monthly Rent/Mortgage Payment \$ _____	Monthly Rent/Mortgage Payment \$ _____
Buyer Contribution per month \$ _____	Co-Buyer Contribution per month \$ _____
Previous Address: _____	Previous Address: _____
City/State/Zip: _____	City/State/Zip: _____
Phone: (home) _____	Phone: (home) _____
(work) _____	(work) _____
Landlord: _____	Landlord: _____
Landlord address: _____	Landlord address: _____
From: _____ To: _____	From: _____ To: _____
<input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends	<input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends
Monthly Rent/Mortgage Payment \$ _____	Monthly Rent/Mortgage Payment \$ _____
Buyer Contribution per month \$ _____	Co-Buyer Contribution per month \$ _____
Previous Address: _____	Previous Address: _____
City/State/Zip: _____	City/State/Zip: _____
Phone: (home) _____	Phone: (home) _____
(work) _____	(work) _____
Landlord: _____	Landlord: _____
Landlord address: _____	Landlord address: _____
From: _____ To: _____	From: _____ To: _____
<input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends	<input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends
Monthly Rent/Mortgage Payment \$ _____	Monthly Rent/Mortgage Payment \$ _____
Buyer Contribution per month \$ _____	Co-Buyer Contribution per month \$ _____
Have you owned a home within the past 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you owned a home within the past 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes": dates from _____ to _____	If "Yes": dates from _____ to _____
Have you ever owned a home? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever owned a home? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a first generation buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a first generation buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No
Home Stretch Workshop Participant? <input type="checkbox"/> Yes <input type="checkbox"/> No	Home Stretch Workshop Participant? <input type="checkbox"/> Yes <input type="checkbox"/> No
Date: _____ Agency: _____	Date: _____ Agency: _____

PERSONAL DATA

BUYERCO-BUYER

Social Security Number: _____

Social Security Number: _____

Birth Date: _____ Sex: M FBirth Date: _____ Sex: M F

U.S. Citizenship:

- U.S. Citizen
 Resident Alien
 Other Resident Status

U.S. Citizenship:

- U.S. Citizen
 Resident Alien
 Other Resident Status

If not born in U.S., how long lived in the U.S.A. _____

- White Non-Hispanic
 Hispanic
 White Non-Hispanic
 Black Non-Hispanic
 American Indian/Alaskan Native
 Asian/Pacific Islander
 Other (specify) _____

If not born in U.S., how long lived in the U.S.A. _____

- White Non-Hispanic
 Hispanic
 White Non-Hispanic
 Black Non-Hispanic
 American Indian/Alaskan Native
 Asian/Pacific Islander
 Other (specify) _____

Language Spoken:

- English Laotian
 Spanish Vietnamese
 Cambodian Hmong
 Other (specify) _____

Language Spoken:

- English Laotian
 Spanish Vietnamese
 Cambodian Hmong
 Other (specify) _____

Household Information:

Number of adults _____

Household Information:

Number of adults _____

Number of working adults _____

Number of working adults _____

Number of children _____

Number of children _____

Ages of children _____

Ages of children _____

Check one of the household types below:

- Married couple w/ children
 Separated w/ children
 Married w/o children
 Unmarried couple w/ children
 Unmarried couple w/o children
 Single with children
 Single without children
 Extended household (more than 2 adults) w/ children
 Extended household (more than 2 adults) w/o children

Check one of the household types below:

- Married couple w/ children
 Separated w/ children
 Married w/o children
 Unmarried couple w/ children
 Unmarried couple w/o children
 Single with children
 Single without children
 Extended household (more than 2 adults) w/ children
 Extended household (more than 2 adults) w/o children

Relationship between borrowers:

- Married couple
 Friends
 Parent/Adult child
 Partners (unmarried)
 Siblings (brothers/sisters)
 Other _____

Relationship between borrowers:

- Married couple
 Friends
 Parent/Adult child
 Partners (unmarried)
 Siblings (brothers/sisters)
 Other _____

Years of school completed? _____

Years of school completed? _____

Source of referral

- Lender (specify) _____
 Real Estate (specify) _____
 Agency/Organization _____
 Newspaper Flyer/Brochure
 Friend/Relative Landlord
 Other _____

Source of referral

- Lender (specify) _____
 Real Estate (specify) _____
 Agency/Organization _____
 Newspaper Flyer/Brochure
 Friend/Relative Landlord
 Other _____

Home Buying Plans

Thinking of buying? within three months within a year whenever possibleDo you intend to occupy the home as your primary residence? Yes NoHave you signed a purchase agreement? Yes No

EMPLOYMENT HISTORY

BUYER

CO-BUYER

Are you currently employed? Yes No

Full time Part-time (hours/week _____)

Self-employed Seasonal Work

Present Employer: _____

Employer's Address: _____

How long: _____ **Dates:** _____ **to** _____

Job Title: _____

Weekly Every two weeks

Monthly Twice per month

Pay Rate: \$ _____ /hour X _____ hours

\$ _____ /month \$ _____ /year

Do you receive overtime pay at this job? _____

If yes, how much and how often? _____

Are you currently employed? Yes No

Full time Part-time (hours/week _____)

Self-employed Seasonal Work

Present Employer: _____

Employer's Address: _____

How long: _____ **Dates:** _____ **to** _____

Job Title: _____

Weekly Every two weeks

Monthly Twice per month

Pay Rate: \$ _____ /hour X _____ hours

\$ _____ /month \$ _____ /year

Do you receive overtime pay at this job? _____

If yes, how much and how often? _____

If employed less than two years, previous employers:

1) _____

Dates Employed: _____ to _____

Job Title: _____

Gross Wages: \$ _____ /month

2) _____

Dates Employed: _____ to _____

Job Title: _____

Gross Wages: \$ _____ /month

If employed less than two years, previous employers:

1) _____

Dates Employed: _____ to _____

Job Title: _____

Gross Wages: \$ _____ /month

2) _____

Dates Employed: _____ to _____

Job Title: _____

Gross Wages: \$ _____ /month

If currently employed in more than one position:

Employer: _____

Employer's Address: _____

Full time Part-time

Gross Wages: \$ _____ /month

Do you receive income from any of the following?

Bonuses: \$ _____ month

Commissions: \$ _____ month Tips: \$ _____

Unemployment: \$ _____ mo. Continues until _____

Alimony: \$ _____ mo. Continues until _____

Child Support: \$ _____ mo. Continues until _____

MFIP: \$ _____ mo. Food Stamps \$ _____ mo.

Social Security: \$ _____ mo. SSI \$ _____ mo.

Other Income: \$ _____ Source _____

If currently employed in more than one position:

Employer: _____

Employer's Address: _____

Full time Part-time

Gross Wages: \$ _____ /month

Do you receive income from any of the following?

Bonuses: \$ _____ month

Commissions: \$ _____ month Tips: \$ _____

Unemployment: \$ _____ mo. Continues until _____

Alimony: \$ _____ mo. Continues until _____

Child Support: \$ _____ mo. Continues until _____

MFIP: \$ _____ mo. Food Stamps \$ _____ mo.

Social Security: \$ _____ mo. SSI \$ _____ mo.

Other Income: \$ _____ Source _____

LIABILITIES AND DEBTS

BUYER

CO-BUYER

Auto Loan/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Student Loan/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Credit Card/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Credit Card/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Credit Card/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Child Support: _____

Monthly Amount \$ _____

Alimony/Separation Maintenance: _____

Monthly Amount \$ _____

Day Care Provider: _____

Address: _____

Monthly Amount \$ _____

Misc./Account No. _____

Monthly Payment \$ _____ Balance \$ _____

Misc./Account No. _____

Monthly Payment \$ _____ Balance \$ _____

Buyer Total Monthly Liabilities/Debts:

\$ _____

Auto Loan/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Student Loan/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Credit Card/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Credit Card/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Credit Card/Acct. No. _____

Monthly Payment \$ _____ Balance \$ _____

Paid to: _____

Child Support: _____

Monthly Amount \$ _____

Alimony/Separation Maintenance: _____

Monthly Amount \$ _____

Day Care Provider: _____

Address: _____

Monthly Amount \$ _____

Misc./Account No. _____

Monthly Payment \$ _____ Balance \$ _____

Misc./Account No. _____

Monthly Payment \$ _____ Balance \$ _____

Co-Buyer Total Monthly Liabilities/Debts:

\$ _____

TOTAL MONTHLY LIABILITIES/DEBTS, ALL BUYERS: \$ _____

ASSETS		
	BUYER	CO-BUYER
Name of Bank or Institution #1		
Address		
Account Number & Type (Checking, Savings)		
Balance		
-----	-----	-----
Name of Bank or Institution #2		
Address		
Account Number & Type (Checking, Savings)		
Balance		
-----	-----	-----
Stocks & Bonds- Description		
Numbers of Shares		
Estimated Value		
Held Jointly?		
-----	-----	-----
Life Insurance- Face Amount		
Cash Value		
-----	-----	-----
Life Insurance- Face Amount		
Cash Value		
-----	-----	-----
Retirement/Pension Plan		
Vested Interest		
-----	-----	-----
Automobiles- Make, Model, Year		
Value		
-----	-----	-----
Other Assets over \$1,000- Description		
Value		
(i.e. Teal estate, electronics, etc.)		
-----	-----	-----
TOTAL ASSETS	\$	\$

LEGAL & FINANCIAL HISTORY

Please answer the following questions by circling Y for yes or N for no. Clarify and answers in section below-

	<u>BUYER</u>		<u>CO-BUYER</u>	
Have there been any judgments filed against you?	Y	N	Y	N
Have you declared bankruptcy with in the past 7 years?	Y	N	Y	N
Have you written any NSF checks in the last 6 months?	Y	N	Y	N
Are there any outstanding collections against you?	Y	N	Y	N
Have you had property foreclosed upon or given title or deed in lieu there of in the last 7 years?	Y	N	Y	N
Are you currently delinquent or in default on any state or federal loans, including student loans?	Y	N	Y	N
Are you a co-signer on any other loans (including student loans)? <i>If yes, please make sure these commitments have been included in the liabilities sections.</i>	Y	N	Y	N
Have you applied for or received credit in any other name?	Y	N	Y	N
Are you now, or ever have been, party to a lawsuit?	Y	N	Y	N

LEGAL & FINANCIAL EXPLANATION(S):

I understand that the above information is for the purpose of determining eligibility for the mortgage loan and will be kept confidential, except as otherwise agreed in writing, I also declare the above information to be complete and correct to the best of my knowledge.

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

COUNSELOR'S NOTES:

5) When did you attend in Information Meeting with Homes Within Reach?

6) Do you currently have a lease? If so, do you rent month to month or are you maintaining a lease agreement?

7) Do you have a location (city in Suburban West Hennepin County) first choice? Please list choices and explain:

8) Are you interested in a certain number of bedrooms, bathrooms, or single-family home, town-home or condominium?

9) Anything else you could tell us about yourself to assist us in helping you in find a home?

Please return this form via fax or mail to:

Homes Within Reach
5101 Thimsen Ave, Suite 200
Minnetonka, MN 55345
Tel. 952-401-7071
Fax. 952-224-2857

**West Hennepin Affordable Housing Land Trust, (WHAHLT)
dba Homes Within Reach
Request for Disclosure of Credit Bureau File Information**

Applicant			Co-Applicant		
First Name	MI	Last Name	First Name	MI	Last Name
Address/City/State/Zip Code			Address/City/State/Zip Code		
Social Security #			Social Security #		
Date of Birth (MM/DD/YYYY)			Date of Birth (MM/DD/YYYY)		
Home Phone			Home Phone		

I am the person named above and I understand that federal law provides that a person who obtains information from a consumer reporting agency under false pretenses shall be fined not more than \$5,000 or imprisoned not more than one year, or both. I understand that by signing this form, my credit report will be delivered to a location other than my residence. By signing this form, I also authorize disclosure of my credit report to: WHAHLT, 5101 Thimsen Ave., Suite 202, Minnetonka, MN 55345

I understand that this Request for Disclosure will expire one (1) year after I have signed it. I also understand that I can cancel this Request for Disclosure at any time, but this will not affect any information released before I cancelled my consent.

I hereby authorize CBC Innovis to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, Trans Union) and provide a copy of the Report to WHAHLT, for WHAHLT to provide housing services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

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Both signatures are required if a joint is requested.

Signature		Signature	
Date		Date	

