



Application for Montgomery County Down Payment Assistance

Borrower Information

Last Name: _____ First Name: _____
Social Security Number: _____ Date of Birth: _____
Current Address: _____ City: _____ Zip: _____
Home Phone: _____ Work or Cell Phone _____
Marital Status: _____ Are you a U. S. Citizen? Yes or No _____
Number of Persons Living in Household: _____ email address: _____

Co-Borrower Information

Last Name: _____ First Name: _____
Social Security Number: _____ Date of Birth: _____
Home Phone: _____ Work or Cell Phone: _____
Marital Status: _____ Are you a U. S. Citizen? Yes or No _____

Property Information

Property Address: _____
City: _____ State: _____ Zip Code: _____

Lender Information

Lending Institution: _____
Loan Officer Name: _____
Phone Number: _____ Fax Number: _____

Real Estate Agent Information

Real Estate Agent Name: _____
Phone Number: _____ Fax Number: _____

Please list all current employment for Borrower and Co-Borrower.

Employer	Beginning Date	Whose Job?	#of Hours per Week	Gross Income (Before Taxes)
				\$ _____ per _____ (Week every other week, twice a month, month)
				\$ _____ per _____ (Week every other week, twice a month, month)
				\$ _____ per _____ (Week every other week, twice a month, month)
				\$ _____ per _____ (Week every other week, twice a month, month)

List all household members beside yourself. Be sure to list EVERYONE who lives with you (including children or other dependents), even if they do not receive any income.

Name	Age	Relationship to You	Gross Income from Work (Before Taxes)
			\$ _____ per _____
			\$ _____ per _____
			\$ _____ per _____
			\$ _____ per _____
			\$ _____ per _____

Do you, or ANYONE in your household, receive any of the following? Check a box for each.

Income Type	Yes	No	Who Receives It?	How Much?
Child Support/Alimony				\$ _____ per _____
Social Security				\$ _____ per _____
Unemployment				\$ _____ per _____
Worker's Comp				\$ _____ per _____
Veteran's Benefits				\$ _____ per _____
Pension				\$ _____ per _____
Other: _____				\$ _____ per _____

Bank and Investment Accounts

Institution	Account Number	Balance

Please list other assets of your household:

Asset description	Current Value
Property:	
Trust:	
Other:	

Monthly Debt Payments

Creditor	Balance	Monthly Payment

Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request in person. If you do not wish to furnish the information, please check the box below.

BORROWER	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

Certification and signature(s)

I (we) hereby certify that all the foregoing information is true and complete to the best of my (our) knowledge, and hereby give my (our) permission to the HomeOwnership Center of Greater Dayton (HOCGD) to conduct further credit and financial investigation, as deemed necessary to determine eligibility. Furthermore, I (we) agree to abide by the eligibility and program requirements set forth in connection with any opportunities that may be offered to me (us) by the HOCGD pursuant to this application. I (we) understand that false, inaccurate, or incomplete information in the foregoing application shall be considered cause for me to be disqualified from participation in the HOCGD Down Payment Assistance Program, and I (we) must immediately notify the HomeOwnership Center of any change in my (our) income or household size prior to closing for re-verification. I also understand that if there are delays beyond six months, then updated income information will be required.

I (we) understand that we are applying for financial assistance which will be secured by a mortgage on the property described herein. I (we) represent that the property will not be used for any illegal or restricted purpose. I (we) hereby consent to and authorize HOCGD or its agent, after the giving of reasonable notice, to enter the property for the sole purpose of determining that the Minimum Property Maintenance Standards have been met and understand that \$350.00 will be charged at closing for this inspection.

The applicant(s) understand that submittal of an application is not a guarantee of funding.

The Undersigned hereby submit this application for the Montgomery County Down Payment Assistance from the HomeOwnership Center of Greater Dayton.

Signature of Loan Applicant Date Signature of Loan Co-Applicant Date



Please submit the following documents to the HomeOwnership Center's Lending Department:

Documentation Required for Down Payment Assistance from Applicant

- Completed Application signed by all property owners to be listed on the deed
- Photo identification of the loan applicants (driver's license)
- Certification of Completion for HUD approved Home Buyer Course (8 hours)
- Written verification of all household income (income from all occupants, both borrower and non-borrowers)
 - Most recent 60 days pay stubs listing year to date earnings
 - Last year's income return (1040 with W-2)
 - Social Security Award letter(s), if applicable
 - Proof of Child Support or Alimony, if applicable
 - Proof of other income
- Recent bank/asset statements (all pages, all accounts)
- Other documentation as required for special circumstances

Documentation Required for Down Payment Assistance from Applicant's Lender and Title/Closing Agent

- Copy of the Lender's Loan Commitment Letter or Pre-Approval Letter
- Copy of the Borrower's Good Faith Estimate (HUD-GFE)
- Copy of the Borrower's 1003 or Loan Workout sheet showing the total PITI
- Preliminary HUD at least one week prior to closing
- Final HUD prior to release of funds
- Copy of the deed (after closing)

Documentation Required for Down Payment Assistance from Applicant's Real Estate Agent

- Executed Contract to Purchase Real Estate
- Completed and signed Notice to Purchaser and Seller

Other Documentation Required for Down Payment Assistance

- Property Maintenance Standards Report (to be ordered by the HomeOwnership Center)

For Staff Use Only:

Date complete application received: _____

Date income documentation received: _____

Date application expires: _____

Date application approved/rejected: _____

If rejected, reason: _____

