

COLLEGE STATION COMMUNITY DEVELOPMENT APPLICATION FOR HOMEOWNERSHIP PROGRAMS

1. BORROWER:

Name _____ Address _____ City _____ Zip _____

Social Security # _____ Driver's License # _____

Home Phone _____ Cell Phone _____ Email Address _____

Rent _____ Own _____ Number of Years _____ Amount of Rent \$ _____

Unmarried _____ Married _____ Separated _____ Widowed _____

Name of Employer _____ Address _____

Position _____ Years on Job _____ Work Phone _____

Salary: \$ _____ per hour Hours worked weekly: _____ OR Annual Salary: \$ _____

Former Address _____ Rent _____ Own _____ Number of Years _____

2. CO-BORROWER (Spouse, partner, or household member. No co-signer):

Name _____ Address _____ City _____ Zip _____

Social Security # _____ Driver's License # _____

Home Phone _____ Cell Phone _____ E-Mail Address _____

Rent _____ Own _____ Number of Years _____ Amount of Rent \$ _____

Unmarried _____ Married _____ Separated _____ Widowed _____

Name of Employer _____ Address _____

Position _____ Years on Job _____ Work Phone _____

Salary: \$ _____ per hour Hours worked weekly: _____ OR Annual Salary: \$ _____

Former Address _____ Rent _____ Own _____ Number of Years _____

3. HOUSEHOLD INFORMATION:

List all persons living in your household, including yourself first.

Last Name	First Name	Relationship	Date of Birth	Sex	Social Security Number

4. SOURCES OF INCOME:

Income includes wages, child support, alimony, AFDC, SSI, Social Security benefits, interest earned from assets and all other income for any and all household members.

Name	Source of Income	Annual Amount Received

5. ASSETS:

List all assets for any and all household members. Assets include balances of bank accounts, IRAs, gas or oil royalties, rental income, cash value of stocks or bonds, value of automobiles, and any other assets.

Name	Type of Asset	Value of Asset

6. THESE QUESTIONS APPLY TO BOTH BORROWER & CO-BORROWER

- Yes No * Do you have any outstanding judgements?
- Yes No * In the last 7 years, have you declared bankruptcy?
- Yes No * Have you had real property foreclosed upon or voluntarily given real property back to the seller?
- Yes No * Are you a co-signer or endorser on a note?
- Yes No * Are you a party in a lawsuit?
- Yes No * Are you obligated to pay alimony, child support or separate maintenance?
- Yes No * Are you claimed as a dependent on someone else's tax return?
- Yes No * Have you owned a home within the last three years?
- Yes No * Are you a displaced homemaker?
- Yes No * If divorced, did you own a home with your spouse?
- Yes No * Are you currently living in government-assisted housing? (Section 8, Voucher, Certificate, Public Housing, etc.?)
- Yes No * Is your residency in the United States permanent? (If no, you are not eligible for this program)

If a "YES" answer is given to any question, please explain: (If more room is needed please attach an extra sheet.)

7. LIABILITIES AND DEBTS:

Debts include charge accounts, furniture accounts, automobile loans, alimony, child support, personal and real estate loans, finance companies, and any other monthly financial obligation, excluding utilities.

Creditor/Address	Account #	Monthly Payment	Total Owed

COLLECTION POLICIES FOR CONSUMER DEBTS:

The City of College Station is authorized by law to take any or all of the following actions in the event of any questionable information given.

- Report your name and account information to the credit bureau.
- Assess additional interest and penalty charges for the period of time that payment is not made.
- Assess charges to cover additional administrative costs incurred by the City to service your account.
- Offset amounts owed to you under other City programs.
- Refer your account and application to a private collection agency to collect the amount due.
- Refer your account and application for litigation in the courts.
- Refer your debt and application to the Internal Revenue Service for offset against any amount owed to you as income tax refund.
- Report any written off debt to the Internal Revenue Service as taxable income.

All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the City to do so.

ADDITIONAL INFORMATION:

1. You must provide copies of the Social Security Cards for all household members (copy the front and back of each card).
2. Borrower and Co-Borrower, if applicable, must present Driver’s License when application is presented.
3. You must provide a copy of the last two months’ paycheck stubs.
4. You must provide copies of your last six months bank statements for all accounts (except retirement or pensions).
5. If you pay or receive child support or alimony, you must provide a copy of the divorce decree.
6. If you are self-employed, an independent contractor, or a commissioned salesperson, you must provide income tax returns and bank deposit statements for the previous two years in addition to your current Verification Of Employment form.

DEMOGRAPHIC INFORMATION:

Borrower: (Select one)

- American Citizen
- U.S. Non-Citizen National
- Qualified Alien (Permanent Resident)

1.) Ethnicity (Select one)

Is your ethnicity:

- Hispanic or Latino or
- Not Hispanic or Latino

2.) Race (Select one)

Is your race:

- American Indian or Alaskan
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- White
- American Indian or Alaskan & White
- Asian and White
- Black or African American & White
- American Indian or Alaskan & Black or African American
- Race combination not included in above categories

Co-Borrower: (Select one)

- American Citizen
- U.S. Non-Citizen National
- Qualified Alien (Permanent Resident)

1.) Ethnicity (Select one)

Is your ethnicity:

- Hispanic or Latino or
- Not Hispanic or Latino

2.) Race (Select one)

Is your race:

- American Indian or Alaskan
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- White
- American Indian or Alaskan & White
- Asian and White
- Black or African American & White
- American Indian or Alaskan & Black or African American
- Race combination not included in above categories

How did you learn about this program? (check one) City Website Newspaper Ad Utility Bill Stuffer Word of Mouth Referral from (check one if applicable) Realtor Lender City Staff Other (explain) _____.

AGREEMENT:

The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The lender will retain the original of this application, even if the loan is not granted.

CERTIFICATION:

Under the penalties of perjury, I/We certify that the Social Security Number(s) and other information provided on this form are true, correct and complete.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code.

I have read and I understand the actions the City can take in the event that I fail to meet my scheduled payments in accordance with the terms and conditions of my agreement. I also agree that I have provided accurate and complete information regarding my income and eligibility for the program. In addition, I give permission for the City of College Station to obtain and review any and all information regarding my credit history.

WARNING
Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States Government as to any matter within its jurisdiction.

Borrower's Signature

Date

Co-Borrower's Signature

Date