



**INCOME & EMPLOYMENT INFORMATION****Borrower**

Name of Employer \_\_\_\_\_ Phone # \_\_\_\_\_ Hire Date \_\_\_\_\_ Yrs in line of work \_\_\_\_\_ Position/Title \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

***If employed in current position less than two years or employed in more than one position, complete the following:***

Name of Employer \_\_\_\_\_ Phone # \_\_\_\_\_ Dates (from-to) \_\_\_\_\_ Position/Title \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Co-Borrower**

Name of Employer \_\_\_\_\_ Phone # \_\_\_\_\_ Hire Date \_\_\_\_\_ Yrs in line of work \_\_\_\_\_ Position/Title \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

***If employed in current position less than two years or employed in more than one position, complete the following:***

Name of Employer \_\_\_\_\_ Phone # \_\_\_\_\_ Dates (from-to) \_\_\_\_\_ Position/Title \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

<b>Gross Monthly Income</b>	<b>Borrower</b>	<b>Co-Borrower</b>
Base Income	\$ _____	\$ _____
Overtime	_____	_____
Bonuses	_____	_____
Other (see below)	_____	_____
<b>TOTAL</b>	<b>\$ _____</b>	<b>\$ _____</b>

***Describe other income sources: (AFDC, Social Security, Pension, Child Support)***

_____	_____	\$ _____	Amount
B/CB	Description		
_____	_____	\$ _____	Amount
B/CB	Description		
_____	_____	\$ _____	Amount
B/CB	Description		

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**ASSET AND LIABILITY AND DEBT INFORMATION**

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**Borrower and Co-Borrower combined:**

***Assets (Checking/Savings/Retirement/401k/Stock & Bonds)***

Bank Name	Account Type	Balance	Other Assets (Auto: make/model/year/value and HH Goods)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

***Liabilities (Real Estate Loans or Contracts/Auto/Revolving charge/Alimony or Child Support)***

Company	Monthly Payment	Balance	Company	Monthly Payment	Balance
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

***Landlord Name, Address and Phone Number:***

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

***If less than 2 years, previous landlord info:***

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**DECLARATIONS AND INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

	<b>Borrower</b>		<b>Co-Borrower</b>	
	<b>Yes</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you had a Bankruptcy in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu Thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted In foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including data, name and address of Lender, FHA or VA case number, if any, and reasons for the action).</small>				
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? <small>(If "Yes", give details as described in the preceding question.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a US citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. <b>Do you intend to occupy the property as your primary residence?</b> <small>(If "Yes", complete questions below.)</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you owned a home in the past 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1. If so, what type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	_____		_____	
2. How did you hold title – solely by yourself (S), jointly with spouse (SP), or jointly with another person (O)?	_____		_____	

**ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et eq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statement made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, services, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, services, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property, and (11) my transmission of this application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

I authorize SHOP Home Mortgage to verify any information listed on this form and to order a credit report in my (our) name(s).

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender 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, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of the loan applied for.)

**Borrower**  I do not wish to furnish this information

**Co-Borrower**  I do not wish to furnish this information

Ethnicity:  Hispanic or Latino  Not Hispanic or Latino

Ethnicity:  Hispanic or Latino  Not Hispanic or Latino

Race:  American Indian or Alaska native  Asian  White  
 Native Hawaiian or Black or African American

Race:  American Indian or Alaska native  Asian  White  
 Native Hawaiian or Black or African American

Sex:  Female  Male

Sex:  Female  Male

**Please provide the following information with your application:**

1. Credit report fee in the amount of \$17.00 payable to GMHC, for individual or married couple. Can accept debit/credit card payment also.
2. Copy of most recent 30 days pay stubs.
3. Copy of most recent 2 year's W-2's or 1099's.
4. Copy of most recent year's Federal Tax Return / 2 years federal tax returns, if self-employed.
5. Copy of most recent 3 month's bank statements for all accounts (include all pages, even if blank).
6. Copy of driver's license or state issued photo ID.
7. Bankruptcy papers, if applicable. Additional items may be required at a future time.

**(DO NOT SEND ORIGINAL DOCUMENTS AS THEY MAY NOT BE RETURNED. SEND COPIES ONLY.)**





## Bridge to Success Contract for Deed Credit Counseling Agreement

Borrower(s) have applied to SHOP Home Mortgage's Bridge to Success Contract for Deed Program (Program) and hereby give permission to share financial information; including the loan application and related income and asset documentation with \_\_\_\_\_ (financial counselor) for the purpose of credit and debt management counseling. Borrower(s) will set up a meeting with \_\_\_\_\_ to create/review a budget and debt management plan for the Program. Borrower(s) also agree \_\_\_\_\_ to share budget and debt management plan with SHOP Home Mortgage (SHOP). This will be ongoing for the first three years or as needed as part of the Sustainability Program.

Once borrower(s) sign the Contract for Deed (Contract), Contract will be serviced by Community Reinvestment Fund (CRF). As part of the Sustainability Program, borrower(s) agree to allow CRF, \_\_\_\_\_, and SHOP to share financial information; including payment record, credit report, and other financial information related to ability to maintain monthly payments and refinance the Contract.

Borrower(s) understand that, except as provided in this Agreement, SHOP, \_\_\_\_\_, and CRF will preserve strict confidentiality of any information provided.

### **SHOP Home Mortgage**

\_\_\_\_\_  
Name Title

\_\_\_\_\_  
Signature Date

### **Counseling Agency**

\_\_\_\_\_  
Name Title

\_\_\_\_\_  
Signature Date

### **Borrower**

\_\_\_\_\_  
Name

\_\_\_\_\_  
Signature Date

### **Co-Borrower**

\_\_\_\_\_  
Name

\_\_\_\_\_  
Signature Date