

NORTH SUBURBAN CONSORTIUM

Application for First Time Home Buyer Program

DOWN PAYMENT AND CLOSING COST ASSISTANCE

All information submitted by applicants and obtained for verification will be confidential and used solely for the processing of First Time Home Buyer applications.

Name of Applicant: _____

DATE OF BIRTH _____ Soc Sec # _____ Marital Status _____

Home address _____

Home phone# _____ Work phone # _____

Co-Applicant /Spouse:

Name of Applicant: _____

DATE OF BIRTH _____ Soc Sec # _____ Marital Status _____

Home address _____

Home phone# _____ Work phone # _____

Persons in household _____ (list all members of the household. Please include children's ages)

Member #	Name	Relationship	Age	Social Sec #
1)	_____	_____	_____	_____
2)	_____	_____	_____	_____
3)	_____	_____	_____	_____
4)	_____	_____	_____	_____
5)	_____	_____	_____	_____
6)	_____	_____	_____	_____
7)	_____	_____	_____	_____

Minority group and household data is obtained for statistical purposes only

Please provide the following information regarding race and family composition.

White (Non- Hispanic) _____ Black (Non-Hispanic) _____ Native American _____

Asian Pacific Islander _____ Hispanic (all races) _____ Other _____

Handicapped _____ Disabled _____

Household type: Single/non-elderly _____ elderly _____ related / single parent _____

Related / two parent _____ other _____

INCOME: Total income for household

**Please include all sources of income received by all household members. For example:

~Wages, social security, interest and investment income, workman's compensation, unemployment, disability, retirement, AFDC, or any other type of government financial assistance, alimony, child support.

~Employment income received by all household members 18 years or older.

Applicant's employment income:

Base weekly: \$ _____ Yearly \$ _____

Hourly rate: \$ _____ Hours per week _____ Weeks per year _____

O.T. Weekly \$ _____ Shifts Differential Weekly \$ _____

Salary / Annual \$ _____ Other (type) _____ \$ _____ x _____

Self employment / Net income from business \$ _____ x _____

Weekly, Monthly, Annually

Co-applicant's employment income:

Base weekly: \$ _____ Yearly \$ _____

Hourly rate: \$ _____ Hours per week _____ Weeks per year _____

O.T. Weekly \$ _____ Shifts Differential Weekly \$ _____

Salary / Annual \$ _____ Other (type) _____ \$ _____ x _____

Self employment / Net income from business \$ _____ x _____

You will be required to provide verification of all sources of income.

Other family income

Source: _____

Source: _____

Source: _____

Employment for Applicant

Employer's Name _____

Address _____

Position or title _____ Length / employ _____ phone # _____

Employer 2's Name _____

Address _____

Position or title _____ Length / employ _____ phone # _____

Employment for Co-Applicant

Employer's Name _____

Address _____

Position or title _____ Length / employ _____ phone # _____

Employer 2's Name _____

Address _____

Position or title _____ Length / employ _____ phone # _____

INSTALLMENT DEBT (car notes, credit cards, student loans, etc.)

Creditor #1 _____, acct. # _____, balance \$ _____

Monthly payment _____

Creditor #2 _____, acct. # _____, balance \$ _____

Monthly payment _____

Creditor #3 _____, acct. # _____, balance \$ _____

Monthly payment _____

ASSETS (you must declare all assets for household, not just down payment funds)

1. Bank/ Credit Union _____, address _____

Name	Soc sec #	Type of Account	Account #	Cash value	Annual income from assets	Account Balance

2. Bank/ Credit Union _____, address _____

Name	Soc sec #	Type of Account	Account #	Cash value	Annual income from assets	Account Balance

3. Other (C.D.s, interest funds, dividends)_____

4. Bonds, mutual funds, stocks, (identify)_____

I/ we hereby authorize the staff of the North Suburban Consortium as part of the application, to seek verification of, and inquire about, information and data submitted in this application for determination of my/ our eligibility for the NSC first time home buyer program.

Penalty for false or fraudulent statement:

U.S.C. Title 18, section 101 of the U.S Criminal Code provides: “whoever, in any manner within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies or makes and false, fictitious or fraudulent statements or representations or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statements or entry, shall be fined not more than \$ 10,000; or imprisoned not more than five years, or both.”

I/ we certify that the information contained in this application is true to the best of my/our knowledge.

Signature_____

Signature_____

Date_____

Note: to process your application, copies of the following documents are necessary:

- 1. Three (3) years most recent signed federal income tax returns and IRS Certification form.**
- 2. Three (3) months most recent pay stubs.**
- 3. Three (3) most recent statements for *all* liquid assets (checking, savings, CDs, stocks, bonds).**
- 4. Verification of income and/or employment (if self employed most recent statement of net profit / loss).**
- 5. Verification of down payment source (copies of bank statements, passbook, etc.).**
- 6. Documentation of “other” income sources (child support, welfare, etc.).**
- 7. Zero Income Affidavit completed by any household member over 18 who has no income.**
- 8. Evidence of full-time student status (if applicable to your household).**
- 9. Liquid Asset Certificate form.**
- 10. Signed Purchase and Sales Agreement or a signed copy of an accepted Offer to Purchase.**
- 11. Voluntary Sale Disclosure signed by seller.**
- 12. Tenant Notice of Non-Displacement signed by any existing tenant(s).**
- 13. Mortgage pre-approval from qualified lender with contact information for mortgage lending agent.**
- 14. First Time Home Buyer Counseling Course Certificate (no more than 2 years old).**