



Scott County  
Community Development Agency  
323 South Naumkeag Street  
Shakopee, MN 55379-1652  
Phone: 952.402.9022  
Fax: 952.496.2852

## HOMEBUYERS CLUB GRANT APPLICATION

Organization:   Scott County CDA  

Client ID: \_\_\_\_\_

**Instructions:** Please fill out **completely**. Incomplete application cannot be reviewed. If you need additional space, please feel free to use the back side or make additional copies as necessary.

Date: \_\_\_\_\_

### Borrower

Name: \_\_\_\_\_  
(Please print) First MI Last

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip: \_\_\_\_\_ County: \_\_\_\_\_

Phone: \_\_\_\_\_

Alt. Phone: \_\_\_\_\_

Email: \_\_\_\_\_

### Co-Borrower

Name: \_\_\_\_\_  
(Please print) First MI Last

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip: \_\_\_\_\_ County: \_\_\_\_\_

Phone: \_\_\_\_\_

Alt. Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Relationship to Buyer: \_\_\_\_\_

Attended Homebuyers Club?  Yes  No

Included in the mortgage?  Yes  No

1. How did you hear about the Homebuyers Club Grant?

- |  |  |                                       |
|--|--|---------------------------------------|
| <input type="checkbox"/> Agency / Organization       | <input type="checkbox"/> Newspaper                 | <input type="checkbox"/> Internet     |
| <input type="checkbox"/> Mailer / Flyer / Brochure   | <input type="checkbox"/> Friend / Relative         | <input type="checkbox"/> Realtor      |
| <input type="checkbox"/> Someone who took a workshop | <input type="checkbox"/> Lender / Mortgage company | <input type="checkbox"/> Other: _____ |

2. Which Homebuyers Club session did you attend? \_\_\_\_\_

3. Have Applicant or Co-Applicant **ever** owned a home?  Yes  No

If yes, describe (who, when, etc.) \_\_\_\_\_

4. Have you experienced a home foreclosure, deed-in-lieu, or a short sale?  Yes.  No.

If yes, complete below:

Date of foreclosure/deed-in-lieu/short sale: \_\_\_\_\_

Property address: \_\_\_\_\_

Reason for hardship: \_\_\_\_\_

Date hardship began: \_\_\_\_\_

Steps taken to overcome hardship: \_\_\_\_\_

**Property Information:**

5. Purchase Property Address: \_\_\_\_\_  
\_\_\_\_\_

6. Purchase Property Description: \_\_\_\_\_  
\_\_\_\_\_

7. Type of Property:  
 Single Family  Multiplex 2-4 Units  
 Townhome/Condominium  Other: \_\_\_\_\_  
 Mobile Home

8. Purchase Price: \_\_\_\_\_

9. Amount Financed: \_\_\_\_\_ Interest Rate: \_\_\_\_\_

10. Type of Financing:  
 City or County  Minnesota Housing Finance Agency  
 Conventional  Rural Development  
 FHA  Veteran's Administration  
 FHA (203K)  Other: \_\_\_\_\_  
 Habitat for Humanity

11. Closing Date: \_\_\_\_\_  
***You must inform the CDA immediately if this date changes.***

12. Receiving financial assistance from any other sources?  Yes  No  
If yes, please describe: \_\_\_\_\_

13. Lender Contact (name, company, email, phone): \_\_\_\_\_  
\_\_\_\_\_

14. Realtor Contact (name, company, email, phone): \_\_\_\_\_  
\_\_\_\_\_

15. Title Company Name **and** Address: \_\_\_\_\_  
\_\_\_\_\_

**Household Information (complete for all household members):**

16. Please describe your financial goals for the next three to five years and how you plan to achieve these goals: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

17. Are you currently, or have you in the past, participated in a SCCDA housing program (Section 8, Public Housing, etc.)?  
 Yes, I currently participate in: \_\_\_\_\_  
 Yes, I participated in the past, in: \_\_\_\_\_  
 No, I have never participated in other SCCDA housing programs.

18. Number of Household Members 18+: \_\_\_\_\_ Under 18: \_\_\_\_\_

19. Household Income: Please include income for **all** individuals from all sources (*Employment, Benefits, child support, etc.*)

Name (person receiving income)	Source of income (Name of employer/job title, employment start date, type of benefit, etc)	Gross Monthly Income (before taxes)	Net Monthly Income (after taxes)
<b>Total household income</b>		<b>Gross Annual Income</b>	<b>Net Annual Income</b>

20. Are there any adults (18+) in the household with no income?  Yes  No

21. Are you willing to come to a future Homebuyers Club to discuss your experiences purchasing a home?

Yes.  No.

To complete your application, please attach:

- A Good Faith Estimate
- A signed Purchase Agreement
- Proof of Income
- Proof of Homebuyer Counseling (if attended at another agency)

By signing below:

I understand that this application will not be reviewed until it is complete.

I understand that SCCDA grants are awarded on a first-come, first-serve basis.

I agree that all information provided her is accurate and truthful.

I agree to notify the Scott County CDA immediately in writing if any information included here changes.

I agree to provide the SCCDA with a signed copy of the HUD-1 after closing.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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**Homebuyers Club Grant Eligibility Certification**

Please review the Scott County Community Development (SCCDA) grant eligibility criteria and sign below to certify that you meet all grant requirements.

All parties on the loan are first-time homebuyers (as defined by current lending practices). This includes all

I have not received a SCCDA first-time homebuyer grant in the past.

I will occupy the home as my primary residence.

I have completed the SCCDA Homebuyers Club (or will complete before closing on my loan).

I have successfully completed Pre-Purchase/Homebuyer Counseling (or will complete before closing on my loan).

I am able to qualify for my mortgage prior to applying the benefit of the Homebuyers Club Grant.

My household income is at or below the applicable SCCDA grant income limit.

My home purchase price is at or below the applicable SCCDA home purchase price limit.

I am purchasing a home in Scott County, Minnesota.

My loan is fully-amortizing and a fixed-rate.

I will contribute a minimum of \$1000 of my own money to this transaction.

**Buyer Certification**

By signing below, I certify that I meet all Scott County Community Development Agency (SCCDA) grant eligibility criteria.

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

Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Lender Certification**

To the best of my knowledge, this homebuyer meets all Scott County Community Development Agency (SCCDA) grant eligibility criteria.

Lender Name, Lender Company: \_\_\_\_\_

Lender Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Authorization to Release Information**

I/We hereby authorize and direct any Federal, State, or local agency, organization, business, or individual to release to SCCDA, its employees, agents, or assigns (hereinafter collectively referred to as SCCDA) to release/exchange any information or materials requested in order to facilitate my participation in SCCDA's Homebuyers Club Grant program. I agree that a photocopy of this may also serve as authorization.

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

Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_