



Price Sheet as of September 30, 2011
Available Lots:

Plan 1 attached - \$250,000

1 Bedroom and 1.5 Bathrooms
1,087 Sq. Ft. with 1 Car Garage

Lot 56 18406 Ruby Lane

Lot 62 18425 Ruby Lane – Sale Pending

Plan 2 attached - \$299,888

2 Bedrooms and 2.5 Bathrooms
1,374 Sq. Ft. with 2 Car Garage

Lot 59 18413 Ruby Lane

Lot 60 18417 Ruby Lane

Lot 63 18429 Ruby Lane

Plan 3 attached - \$350,000

3 Bedrooms and 2.5 Bathrooms
1,680 Sq. Ft. with 2 Car Garage

Lot 61 18421 Ruby Lane

Lot 66 18441 Ruby Lane





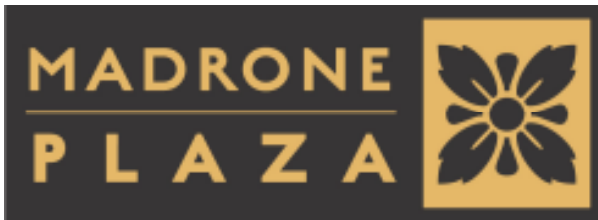
HOMEOWNERS ASSOCIATION

(Subject to change)

All homeowners at Madrone Plaza will be members of the Homeowner's Association. The monthly association dues of approximately \$300 for the Townhomes cover the following amenities:



Madrone Plaza's Association will have 3 resident Board members who will be responsible for overseeing the maintenance. A professional management company will assist the HOA.



Thank you for your interest in Madrone Plaza, a new home community presented by South County Housing

Included in this package are the following documents:

- Pre- Application & Income Qualifications
- Resale Restriction Agreement Summary
- Buyer Selection Process
- Madrone Plaza underwriting criteria
- Credit Counseling and First Time Homebuyer Education Services info
- SCH Contact Information
- Lenders' Contact information

When you return this pre-application to SCH, please include COPIES of the following for each applicant:

- Completed Loan application and "additional Customer information" form
- All the items listed on the supporting Document checklist
- How did you hear about us? _____

Pre-Applications are now being accepted on a first come first serve basis. These are being processed after those that participated in the random drawing.

Complete Pre-applications will be processed in the order in which they are received by the SCH office listed below. You may mail in your application or deliver it. Applications will only be accepted at the address listed below. Furthermore, by signing below you acknowledge receiving and reading all documents listed above.

South County Housing

Loan Packaging Department
16500 Monterey Rd. Suite 120
Morgan Hill, CA 95037

408-778-0276

X _____
Signature Date



South County Housing Corporation
DRE # 01212248
NMLS# 334668



Pre-Application must be filled out completely, signed and COPIES of all required documents attached.

Did you attend an orientation for Madrone presented by SCH? _____ If so, what date? _____

APPLICANTS FULL NAME _____ DATE OF BIRTH _____

SOCIAL SECURITY # _____ MARITAL STATUS _____

CO-APPLICANTS FULL NAME _____ DATE OF BIRTH _____

SOCIAL SECURITY # _____ MARITAL STATUS _____

PHYSICAL ADDRESS _____ CITY _____ STATE _____ ZIP _____

MAILING ADDRESS _____ CITY _____ STATE _____ ZIP _____

PHONE#’S (circle best to reach you at) (HOME) _____ (CELL) _____ (WORK) _____

APPLICANT EMAIL: _____ CO-APPLICANT EMAIL: _____

1. TOTAL ANNUAL HOUSEHOLD INCOME \$ _____ TOTAL HOUSEHOLD SIZE _____
(Include: All Gross wages, Social Security Benefits, Child Support, Alimony, and Unemployment benefits for all people living in the Household)

2. TOTAL ASSETS \$ _____
(INCLUDE ALL OF THE FOLLOWING IF AVAILABLE: CHECKING, SAVINGS, 401k, RETIREMENT, PENSION, GIFT, CASH, ETC)

3. DO YOU CURRENTLY LIVE IN MORGAN HILL? _____ WORK IN MORGANHILL? _____

4. HOW MANY BEDROOMS WOULD YOU PREFER? 1 2 OR 3

5. ARE YOU A FIRST TIME HOMEBUYER? _____

THE FOLLOWING IS THE MAXIMUM INCOME LIMITS FOR SANTA CLARA COUNTY FOR 2011

HOUSEHOLD SIZE	1	2	3	4	5	6	7	8
80% AND BELOW	\$55,550	\$63,500	\$71,450	\$79,350	\$85,700	\$92,050	\$98,400	\$104,750
Moderate income as defined by HCD 120%	\$87,000	\$99,450	\$111,850	\$124,300	\$134,250	\$144,200	\$154,150	\$164,100

Please complete the table below to include every person that will be living in the home you are applying to purchase (including yourself)

Name	Relationship	Date of Birth	Social Security #	Annual Income	Income Source

By signing below, I certify the following: That the information provided in this application is true and correct to the best of my knowledge as of this date. I acknowledge that any false or incorrect information may disqualify me from purchasing a home from SCH at this community and any future community by SCH or any division thereof. I also acknowledge that as part of this application process that I authorize SCH and lender to pull my credit to determine qualification and eligibility. I authorize SCH or lender to my credit report and to provide either party with any and all information included therein. I further acknowledge that any pre-approval issued by SCH does not constitute a commitment to lend and that only the lender will verify and issue any loan approval. By submitting this pre-application, I understand that this does not guarantee the purchase of a home and I understand that all applicants listed below must successfully qualify to meet the program guidelines and selection process.

APPLICANT SIGNATURE _____ DATE _____ CO-APPLICANT SIGNATURE _____ DATE _____

ALL COMPLETED APPLICATIONS MUST BE RETURNED IN PERSON OR BY MAIL TO: SOUTH COUNTY HOUSING, LOAN PACKAGING DEPARTMENT, 16500 MONTEREY ROAD, STE 120, MORGAN HILL, CA 95037. (408) 778-0276
SOUTH COUNTY HOUSING CORPORATION DRE #01212248 NMLS #334668

MADRONE PLAZA

RESALE RESTRICTION DOCUMENT SUMMARY

Dear **MADRONE PLAZA** Homebuyer,

As a condition of the purchase of your home from South County Community Builders through the Affordable Housing Program, you will be executing a **Promissory Note**, a **Resale Restriction Agreement**, and a **Deed of Trust** in favor of the City of Morgan Hill. These documents provide for the long-term affordability of your home so that upon resale at some future date the home will remain affordable to a low-income or moderate income buyer at or below 120% of the Santa Clara County Area Median income or less. Key provisions of these documents are summarized below:

The Resale Restriction Agreement

The purpose of the Resale Restriction Agreement is to keep the home affordable to the initial homebuyer and to any future buyers for 45 years. The Resale Restriction Agreement is between the City of Morgan Hill and the homeowner. Should a homeowner wish to sell their home in the future **the homeowner must notify the City of Morgan Hill in writing of their desire to sell.**

The Resale Restriction Agreement grants the City of Morgan Hill the first option to purchase the home upon any resale. If a homeowner sells the home, the Resale Restriction Agreement requires the **Final Sales price** (Maximum Restricted Sales Price) to be set according to the rate of increase in the Indexed Value of the Home (the percentage of increase in the County Median Income from the date of original purchase to the notice to the City of intent to sell). Notwithstanding this formula, the buyer is guaranteed that they will get their downpayment back plus a 10% annual return upon sale minus the cost of selling the home **ONLY** if the Agency should decide to exercise their option to purchase. This amount is limited to \$5,000 increase per year and is capped at \$50,000. This is only guaranteed should the AMI not increase.

Promissory Note

The Promissory Note sets the sales price of the home substantially below the market value so the home is affordable to persons of low and moderate income. The note obligates the homeowner to abide by the Resale Restriction Agreement. The Promissory Note obligates the homeowner to pay any Excess Sales or Rental Income Proceeds to the City of Morgan Hill pursuant to the Resale Restriction Agreement.

Deed of Trust

The Deed of Trust secures the repayment obligation of the Borrower under the terms of the Promissory Note to repay to the City of Morgan Hill any excess sales proceeds or Excess rental income that was received by the Borrower. It also secures the buyer's obligation to abide by the covenants and conditions set forth within the Resale Restriction Agreement. The Deed of Trust is recorded in favor of the City of Morgan Hill.

Refinancing

The Resale Restriction Agreement requires that refinancing of the mortgage and/or adding a second mortgage is permissible only if the total outstanding balance of principal and accrued interest on all loans secured by the house do not exceed 95% of the **Maximum Restricted Sales Price.** If a family should consider refinancing their home it is extremely important to make any potential lender aware of the terms of the Resale Restriction Agreement and Promissory Note and Deed of Trust. Without this information a lender could in error refinance the home for more than the allowable City purchase option price. In the event that a family did increase the total mortgage debt on their home to an amount that exceeds the restricted sales price, they would be putting themselves in a position in which they owed more on the home than they could sell it for. **Please be sure in the future to provide any prospective lender on your home with a copy of this summary, your Restriction Agreement and your Promissory Note and Deed of Trust.**

Should you have any questions regarding this summary, please the Loan Packaging Department at South County Housing at (408) 779-0276.



BUYER SELECTION PROCESS

1. Qualify Basic Requirements

- First Time Homebuyer
- Required Income Range—Below 120% AMI
- Credit Score at least 620
- Please review Madrone Plaza underwriting criteria
- 3% down payment required.

2. Attend Orientation Workshop hosted by South County Housing

3. Fill out the Pre-Application

For Questions, please contact SCH, Loan Packaging Department @ 408-778-0276

- Only original application forms and copies of the requested documentation will be accepted.
- To allow SCH to obtain your credit report, please sign the Pre-application. Your lender may require credit report fees. Please see list titled preferred lender list to see if any fees are due. You are not required to get a loan through one of our preferred lenders but you are required to be pre-qualified by one.
- It is imperative that all information filled out on your application be timely and accurate. Eligibility is determined based on the information provided to SCH.

Persons Submitting Applications Containing Misrepresentations Or Falsifications Will Be Subject To Immediate Disqualification From This And Any Future Housing Programs Of South County Housing.

4. Pre-Applications will be processed first come first serve basis

Pre-applications will be stamped with the date and time upon receipt and assigned a process number. The pre-application will be forwarded to the lender to check the credit.

Only candidates who have a credit score of at least 620 and earn less than 120% of the AMI and submit a complete pre-application will continue with the formal loan application process.

5. **Start the loan application Process**

Applicants will be required to complete and submit a complete Residential Loan application to SCH and the lender of their choosing. The following documents will be required:

- See “supporting document check list”
- Income and expenses –Pay stubs for the previous 2 months for all borrowers
- Legal Residency Status (As required by California Housing Finance Agency, CalHFA)
- 3 years of Federal taxes returns with W2s
- Copies of bank statements

You must also meet all deadlines imposed by the lender and SCH. The lender and SCH will review all submitted information to determine if you are eligible for any secondary loan programs. You will also be required to submit additional documents including updated pay stubs, verifications of employment, and asset documents throughout the construction time period.

6. **Receive Lender and SCH Pre-Approval**

Once your lender and SCH reviews all submitted loan application documents, they will determine if you are considered “pre-approved”. SCH will also assist in pre-qualifying you for down payment assistance that you may qualify for. ***PLEASE NOTE: You are required to take an approved 8 hour home buyer education course prior to entering into a purchase agreement.***

7. **Households that meet financial prequalification criteria**

Once you are pre approved for a loan, you will be eligible to select a lot at Madrone Plaza. The financing package MAY INCLUDE down payment assistance from the State of California, County of Santa Clara, and/or the City of Morgan Hill. A qualified Loan Packager from SCH will determine your qualification and need for these down payment assistance programs. SCH will assist you in completing and submitting these applications.

Applicants must cooperate to meet the deadlines for submittals and to be available for staff to contact them to provide updated documents and pay stubs several times throughout the processing and construction period. It is also important to note that you may need to come to meetings, signing, etc. that may require you to take time off of work.

8. **Lot Selection Process**

All applicants who have been pre-approved by their lender and SCH will then have an opportunity to select a lot location. Before selecting the home site, you will have an opportunity to view the project site plan, the exterior design and exterior colors of each

home on the site plan. All exterior design and colors have been pre-selected and approved by the City's Planning Department and all interior finishes have been installed. A binder that contains information about that home site, the proposed loan documents, and information on the community amenities will be given to each family after they select a home site. These homes are available on a first come first serve basis.

9. Purchase Contract

After you have obtained loan pre-approval from the preferred lender, you are ready to sign a purchase contract for the home. SCH staff will work with you to complete a purchase contract and all of the necessary disclosures and warranty forms. You will complete the purchase documents for the purchase of your home. The following will be required from you:

- \$1,000 deposit with the purchase contract and it will be put into escrow at Chicago Title Company.
- Air conditioning is the only option available to purchase. If you would like to purchase this, you will be required to pay a 50% deposit on this up front.
- \$500.00 SCH Counseling and RRA Administration Fee, charged at closing
- \$70 for Natural Hazard and Tax Disclosures Fee, charged at closing

Signature

Date

10. Mandatory 8-Hour Home Buyer Education Class

All qualified applicants will be asked to attend a mandatory 8-hour homebuyer education program prior to entering into contract. This class will cover finances, budgeting, credit issues, the resale restriction documents and financing that the majority of the home buyers are receiving. Please see the handout titled Homebuyer education for details regarding these courses. From time to time, SCH staff will put these courses on for buyers. This may be an option. See SCH staff for further details.

11. Final Loan approval

Please keep your pay stubs, and bank statements handy! Your lender will submit your complete loan application to underwriting for the first mortgage and SCH will assist and getting approvals for the down payment assistance loans that you are qualified for. You may be required to have an updated credit report or pay stubs, depending on the length of time of your escrow.

In addition, the Loan Packaging staff will be submitting applications for down payment assistance loans that buyers are receiving. The lender will require updated pay stubs, verifications of employment, and any new tax documents from all buyers prior to final loan approval.

12. Home Warranty/ Customer Service Orientation meeting

Prior to closing, all pre-approved home buyers will meet with a customer service representative at the project site and go through a home and become familiar with the

LOAN UNDERWRITING CRITERIA

Madrone Plaza

You are about to purchase a home that is selling to a low, median or moderate income buyers. South County Housing (SCH) has established underwriting criteria and program guidelines which must be met to determine applicants' eligibility for this program. In addition, South County Housing is offering secondary financing to buyers of Harvest Park development to enable households earning up to pre-determined income limits of Santa Clara County median income to purchase a home. Before SCH or the primary lender grants approval of the offered second mortgage loans, and SCH approves buyers for this housing program, the following must occur:

1. SCH is offering a second mortgage loan program to households whose income does not exceed 120% of Santa Clara County median income per household size.
2. Total household income and family size must be verified by SCH and our preferred lender prior to loan approval. Income and number of dependents will be verified using the prior three year's tax returns and one month's pay stubs for all household members. Student income is not counted. SCH will provide our preferred lender with verification that the total household income meets the qualifying income levels for the project based on the current Area Median Income for the County of Santa Clara.
3. All claimed dependents on the application must be verified with tax documents and/or custody documents. South County Housing reserves the right to determine the documentation required to prove dependents.
4. The Housing Cost Ratio (which includes mortgage principal and interest, property taxes, mortgage insurance, homeowners insurance, and homeowner's association dues) should fall under 40% of monthly gross income. Total Household Debt Ratio (all misc. debts, car notes, credit cards including Housing Cost) can be no greater than 45% unless compensating factors can be demonstrated. The goal of SCH subordinate mortgage is to lower the HOUSING COST RATIO to an acceptable range. The subsidy is NOT intended to lower TOTAL HOUSEHOLD DEBT to a qualified range. If the Housing Cost Ratio is in an acceptable range, SCH will not increase their subsidy to achieve a qualified loan if the Total Household Debt ratio is above 45%.
5. All employed workers in a household must have established credit in order for their incomes to be counted towards the gross household income calculated by the our preferred lender. SCH will count all income earned by household members even if a member does not have established credit. A minimum credit score of 620 is necessary to qualify for a mortgage and secondary financing.
6. SCH, with input from our preferred lender will determine the size of the secondary mortgage loans based upon the need of the applicant. Our preferred lender will provide SCH with a preliminary qualification letter stating the amount of the first mortgage loan that the family qualifies for based upon their household income and information provided in the loan application. The maximum secondary mortgages will be determined pending approval of the first mortgage financing package by CalHFA and other subordinate financing source.
7. All applicants that are first-time home-buyers will be eligible to receive down payment assistance through the use of a variety of deferred loans. A "First-time homebuyer" is an individual or individuals or an individual and his or her spouse who have not owned a home during the three-year period before the purchase of a home. All applicants must submit Federal 1040 tax documents for the prior 3 years to SCH and our preferred lender.
8. All household members on title must certify the home will be owner-occupied. Renting the home will result in foreclosure of the SCH second mortgage loan and the owner may have to pay any Excess Rental Proceeds that were collected.
9. Any subsequent discovery by SCH of fraudulent or untruthful representations by an applicant either in the original application process or during the mortgage loan qualification process will disqualify the applicant from the purchasing the home.
10. If members of one household submit more than one application, then the lower scoring preference points and highest random drawing number will be assigned to that household.

equipment in the home, and the maintenance of a new home. This is usually a 2-3 hour meeting and will occur prior to your close of escrow.

13. Close Escrow and Move into Your New Home!

Prior to closing you will meet with SCH staff to sign papers accepting any down payment assistance loans, along with the Resale Restriction Agreement documents that are required for the purchase of your home. Upon final loan approval, all loans documents and previously signed documents are sent to the escrow officer at the title company.

You will be advised by the escrow officer of your loan document signing date which will include signing for; all mortgage notes and deeds, the balance of your down payment and funds for closing costs. Customer service will contact you to schedule a date for the walkthrough of your home which will take about 2 hours. After the signing, the documents are returned to the lenders for funding review. Once the lender approves the documents and after the funds from the lenders have been forwarded into the escrow account, the title can transfer from seller to buyer. This process is known as close of escrow. Upon verification of the close of escrow from the title company, customer service will contact you that day to schedule a time for you to receive your keys.

CONGRATULATIONS, YOU ARE A NEW HOMEOWNER!

South County Housing reserves the right to change program details as deemed necessary by South County Housing.

LOAN UNDERWRITING CRITERIA

BEGIN PROGRAM

1. Household's income cannot exceed 120% of Santa Clara County median income per household size.
2. Total household income and family size must be verified prior to loan approval. Income and number of dependents will be verified using the prior three year's tax returns and one month's pay stubs for all household members. Student income is not counted. Will also verify that the total household income meets the qualifying income levels for the project based on the current Area Median Income for the County of Santa Clara.
3. All claimed dependents on the application must be verified with tax documents and/or custody documents. We reserve the right to determine the documentation required to prove dependents.
4. The Housing Cost Ratio (which includes mortgage principal and interest, property taxes, mortgage insurance, homeowners insurance, and homeowner's association dues) should fall under 40% of monthly gross income. Total Household Debt Ratio (all misc. debts, car notes, credit cards including Housing Cost) can be no greater than 45% unless compensating factors can be demonstrated.
5. A minimum credit score of 620 is necessary to qualify for a mortgage and secondary financing.
6. All employed members in a household must have established credit in order for their incomes to be counted towards the gross household income calculated by the our preferred lender for loan repayment purposes. All income earned by household members will be counted even if a member does not have established credit for total household income determination.
7. All applicants must be first-time home-buyers to be eligible to receive down payment assistance. A "First-time homebuyer" is an individual or individuals or an individual and his or her spouse who have not owned a home during the three-year period before the purchase of a home.
8. Any subsequent discovery of fraudulent or untruthful representations by an applicant either in the original application process or during the mortgage loan qualification process will disqualify the applicant from the purchasing the home.

LOAN UNDERWRITING CRITERIA

South County Housing Corporation

CalHOME PROGRAM 06-CalHOME-234

1. Household's income cannot exceed 80% of County median income per household size.
2. Total household income and family size must be verified prior to loan approval. Income and number of dependents will be verified using the prior three year's tax returns and one month's pay stubs for all household members. Student income is not counted. Will also verify that the total household income meets the qualifying income levels for the project based on the current Area Median Income for the County of purchase.
3. All claimed dependents on the application must be verified with tax documents and/or custody documents. We reserve the right to determine the documentation required to prove dependents.
4. The Housing Cost Ratio (which includes mortgage principal and interest, property taxes, mortgage insurance, homeowners insurance, and homeowner's association dues) should fall under 40% of monthly gross income. Total Household Debt Ratio (all misc. debts, car notes, credit cards including Housing Cost) can be no greater than 45% unless compensating factors can be demonstrated.
5. A minimum credit score of 620 is necessary to qualify for a mortgage and secondary financing. The primary lender may have a different requirement for the mortgage loan. Please check their guidelines.
6. All employed members in a household must have established credit in order for their incomes to be counted towards the gross household income calculated by the our preferred lender for loan repayment purposes. All income earned by household members will be counted even if a member does not have established credit for total household income determination.
7. All applicants must be first-time home-buyers to be eligible to receive down payment assistance. A "First-time homebuyer" is an individual or individuals or an individual and his or her spouse who have not owned a home during the three-year period before the purchase of a home.
8. Any subsequent discovery of fraudulent or untruthful representations by an applicant either in the original application process or during the mortgage loan qualification process will disqualify the applicant from the purchasing the home.
9. The maximum loan amount under this program is \$40,000, however, SCH reserves the right to qualify individuals and the property that is being purchased.

Resource Information Sheet

8 hour Homebuyer Education Course - Live Class

Neighborhood Housing Services Silicon Valley
Phone: (408) 279-2600 Web page: www.nhssv.org

You must call in advance to sign up and to obtain date and location information.
The cost is \$50.00

8 hour Homebuyer Education Course Online

www.mgichome.com

Credit Counseling

Consumer Credit Counseling Service
Phone: 1 (800) 540-2227

If you are interested in receiving **Credit Counseling** through a program sponsored by SCH, please fill out this portion and return it to SCH Loan Packaging Department 16500 Monterey Rd. Suite 120 Morgan Hill CA 95037

Full Name: _____

Address: _____

Phone Number best reached: _____

Total Annual Income _____ Household Size _____

Credit Score (if known) _____ E-mail _____

How did you receive this form? _____



Contact Information:



Tony Coria
Homeownership Department
16500 Monterey Road #120
Morgan Hill, CA 95037
(408) 778-0276

All interested applicants must be pre-approved by a preferred lender. Below is the contact information for each lender contact.

Please Note- These are our approved lenders, however you are not required to use them.

Julius Nyanda

Guild Mortgage

18525 Sutter Blvd., Suite 140

Morgan Hill, CA 95037

Office Phone 408.825.0207

Cell:415.846.8004

Fax 408.850.7431

julius@guildmortgage.net

Credit report Fee: Pay at close of escrow

Rene Holmes

Wells Fargo Home Mortgage

Aptos, CA 95003

Phone: 831.661.0747

Fax: 866-580-7111

Rene.Holmes@wellsfargo.com

Credit report Fee: Pay at close of escrow

Andrea Schenk

Santa Cruz Home Finance

1535 Seabright Ave. Santa Cruz, CA 95062

Phone: 831.425.1250

Cell: 831.431.0496

Fax:831.425.1044

andrea@santacruzhomefinace.com



SUPPORTING DOCUMENT CHECKLIST

Please attach this check list with your application package; submit **COPIES** of the following documentation and fees with your loan application. If you have any questions concerning the information requested, please feel free to contact us. **INCOMPLETE** application packages will cause a delay in the process. PLEASE USE THE CHECK LIST BELOW AND PLACE DOCUMENTS IN THAT ORDER.

It may seem overwhelming, but please don't be discouraged, just go down the list. Do not leave blanks – mark “n/a” if it does not apply to you.

Applicants Names: _____
Contact Phone Number:(_____) _____ Email Address _____

____ Loan Application- filled out, signed and dated

____ Borrower's Signature Authorization Form, signed and dated

____ Intake form: Additional customer information form, filled out and signed

____ Year **2010** W-2s and (1099's if applicable) **Borrower** **Co-borrower**

____ Year **2010** Personal Income Tax Returns (signed and dated)

____ Year **2009** W-2s and (1099's if applicable) **Borrower** **Co-borrower**

____ Year **2009** Personal Income Tax Returns (signed and dated)

____ Year **2008** W-2s and (1099's if applicable) **Borrower** **Co-borrower**

____ Year **2008** Personal Income Tax Returns (signed and dated) **file together**

____ Borrowers Paycheck Stubs for the last 60 days **paid weekly** **every two weeks** **monthly**

____ Co-Borrowers Paycheck Stubs for the last 60 days **paid weekly** **every two weeks** **monthly**

____ Proof of Additional Income such as unemployment or other sources

____ Alimony or Child Support Documentation – if applicable

____ Year-to-Date Profit & Loss Statement (self-employed borrowers)

____ Bank Statements (Checking, Savings & Retirement) **Please Include all pages, both sides for the last 3 months**

____ Copy of your CA driver license or CA ID for applicant and co applicant

____ Birth certificates or copy of valid US passport

____ Copies of H-1 Visa or Green card (front and back)

____ Divorce Decree or Separation Agreement

____ 8 Hour Homebuyer Education Certificate - www.mgichome.com

<u>SCH Office use only</u>	
Application Received on _____	By: _____ VIA: <input type="checkbox"/> MAIL <input type="checkbox"/> Applicant Dropped it Off
<input type="checkbox"/> SCH could not process the INCOMPLETE Loan Application packet (Missing items are highlighted in yellow and unchecked)	
	Staff initials _____



Borrower Signature Authorization/ Consent for Credit/ Authorization to Release Information.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Name and address of Lender/Broker/Corporations

**South County Housing
16500 Monterey Road #120
Morgan Hill, CA 95037
Ph: 408-778-0276
Fax: 408-782-5114**

Borrower(s) Authorization

With my/our signature(s) below, I/we hereby authorize the Lender/Broker/Corporation to verify my/our past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my/our mortgage loan application. I/we further authorize the Lender/Broker/Corporation to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker/Corporation obtains is only to be used in the processing of my application for a mortgage loan and down payment assistance programs.

Borrower(s) General Information

Printed Name: _____
Date of Birth: _____ Social Security Number: _____
Address: _____
Signature: _____ Date: _____

Co-Borrower

Printed Name: _____
Date of Birth: _____ Social Security Number: _____
Address: _____
Signature: _____ Date: _____

Co-Borrower

Printed Name: _____
Date of Birth: _____ Social Security Number: _____
Address: _____
Signature: _____ Date: _____



**WELLS
FARGO**

**HOME
MORTGAGE**

Fax Information (if applicable)

Date: _____

From: _____

To: _____

Phone: _____

Fax: _____

Fax: _____

Credit Report Consent

We are pleased to have the opportunity to assist you with your home financing needs. By completing this form, you are taking a step toward financing your home and building a secure future.

I / We, the undersigned consumer(s), direct **Wells Fargo Home Mortgage** to obtain copies of my/our credit reports.

This consent shall automatically expire thirty (30) days from the date of my/our signature(s) below.

Printed Name: _____

Date of Birth: _____

Credit Report Reference #:

Address: _____

Signature

Date

Printed Name (Spouse Only): _____

Date of Birth: _____

Address: _____

Signature

Date

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2006 Wells Fargo Bank, N.A. All rights reserved



Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

_____ Borrower

_____ Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$	%		<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:	
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$			Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held	Estate will be held in:	
				<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	
Description		Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		
List checking and savings accounts below			
Name and address of Bank, S&L, or Credit Union		\$ Payment/Months	\$
Acct. no.	\$		
Name and address of Bank, S&L, or Credit Union		\$ Payment/Months	\$
Acct. no.	\$		
Name and address of Bank, S&L, or Credit Union		\$ Payment/Months	\$
Acct. no.	\$		
Name and address of Bank, S&L, or Credit Union		\$ Payment/Months	\$
Acct. no.	\$		
Stocks & Bonds (Company name/number & description)	\$		
Acct. no.			
Life insurance net cash value	\$		
Face amount: \$			
Subtotal Liquid Assets	\$		
Real estate owned (enter market value from schedule of real estate owned)	\$		
Acct. no.			
Vested interest in retirement fund	\$	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$		
Automobiles owned (make and year)	\$		
Acct. no.			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	
		Job-Related Expense (child care, union dues, etc.)	
		Total Monthly Payments	
Total Assets a.	\$	Net Worth (a minus b)	\$
		Total Liabilities b.	\$

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.				
		Borrower		Co-Borrower		
		Yes	No	Yes	No	
a. Purchase price	\$					
b. Alterations, improvements, repairs						
c. Land (if acquired separately)						
d. Refinance (incl. debts to be paid off)						
e. Estimated prepaid items						
f. Estimated closing costs						
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits (explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)						
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower (subtract j, k, l & o from i)						
		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		b. Have you been declared bankrupt within the past 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 a 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? (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 date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<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 U.S. 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. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)?				
		(2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. 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 seq.; (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 statements 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 an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, 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, servicers, 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 reverify 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. 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 loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information.	<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

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	Interviewer's Signature	
<input type="checkbox"/> Face-to-face interview	Date	
<input type="checkbox"/> Mail	Interviewer's Phone Number (incl. area code)	
<input type="checkbox"/> Telephone		
<input type="checkbox"/> Internet		

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	
Co-Borrower:	

Agency Case Number:	
Lender Case Number:	

California applicants: Pursuant to California Civil Code 1812.300(j) a married applicant may apply for a separate account.

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, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	



PERSONAL PROFILE INTAKE FORM

CUSTOMER

Please Print Clearly

Name: _____
First MI Last

Street _____

City State Zip Code

Home: (____) _____ - _____ Work: (____) _____ - _____ Email: _____

Fax: (____) _____ - _____ Pager: (____) _____ - _____ Mobile/Cell (____) _____ - _____

Social Security Number _____ Birth Date ____/____/____

Race (please circle):

- 1. White 2. Black or African American 3. American Indian/Alaskan Native
4. Asian 5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native and White
7. Asian and White 8. Black/African American and White 9. American Indian/Alaskan Native and Black
10. Other

Ethnicity (please select "yes" or "no" for Hispanic Origin) This is in addition to the "Race" category

Hispanic: Yes No

Foreign Born (please select one) : Yes No

Marital Status (please circle): 1. Married 2.Un-Married 3. Separated

Gender (please circle): Male Female

Handicapped? Yes No

Current Housing Arrangement (please circle):

- 1. Rent 2. Homeless 3. Homeowner with mortgage
4. Living with family member and not paying rent 5. Homeowner with mortgage paid off

Are you a first Time Buyer (you do not currently own a home and have not owned a home in the past three years)?

Yes No

Household Type (please select the most accurate)?

- 1. Female headed single parent household 2. Male headed single parent household 3. Single adult
4. Two or more unrelated adults 5. Married with children 6. Married without children 7. Other

Family/Household Size: _____ How many dependents (other than those listed by any co-borrower)? _____

What ages are they? _____

Are there non-dependents who will be living in the home? Yes No If yes, list below:

Relationship Age Relationship Age

Annual Family or Household Income: \$ _____

Education (please circle one):

- 1. Below High School Diploma 2. High School Diploma or Equivalent
3. Two-Year College 4. Bachelors Degree
5. Masters Degree 6. Above Masters Degree

Referred to by (please circle all that apply):

- Print Advertisement Bank Government TV Realtor
Staff/Board member Walk-In Friend Radio Newspaper Article

If you were referred by a bank, which one? _____

If referred by another source not listed above, which one? _____

CO-APPLICANT

Please Print Clearly

Name: _____
First MI Last

Street _____

City State Zip Code

Home: () - Work: () - Email: _____

Social Security Number Birth Date / /

Race (please circle):

- 1. White 2. Black or African American 3. American Indian/Alaskan Native
4. Asian 5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native and White
7. Asian and White 8. Black/African American and White 9. American Indian/Alaskan Native and Black
10. Other

Ethnicity (please select "yes" or "no" for Hispanic Origin) This is in addition to the "Race" category

Hispanic: Yes No

Foreign Born (please select one): Yes No

Marital Status (please circle): 1. Married 2. Un-Married 3. Separated

Gender (please circle): Male Female

Handicapped? Yes No

Education (please circle one):

- 1. Below High School Diploma 2. High School Diploma or Equivalent
3. Two-Year College 4. Bachelors Degree
5. Masters Degree 6. Above Masters Degree

Relationship to Customer (please circle): Spouse Daughter Son Sister Brother Girlfriend
Boyfriend Mother Father Other: _____

CUSTOMER EMPLOYMENT — Last 2 Years

Primary Employer: _____

Title Hire Date

Street City State Zip Code

Phone: () -

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid hourly weekly every two weeks twice a month monthly?

Previous Employer: _____

Title Length of Employment

Street City State Zip Code

Phone: () -

Part-Time or Full-Time (Please Circle)

Continue listing previous employers on a separate sheet of paper.

Secondary Employer: _____

Title Hire Date

Street City State Zip Code

Phone: () -

Part-Time or Full-Time (Please Circle)

PERSONAL PROFILE INTAKE FORM

SOUTH COUNTY HOUSING DRE # 01212248 NMLS # 334668

Gross Income (before taxes): \$ _____

Is this amount paid _____ hourly _____ weekly _____ every two weeks _____ twice a month _____ monthly?

CO-APPLICANT EMPLOYMENT — Last 2 Years

Please Print Clearly

Primary Employer: _____

Title Hire Date

Street City State Zip Code

Phone: (_____) _____ - _____

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid _____ hourly _____ weekly _____ every two weeks _____ twice a month _____ monthly?

Previous Employer: _____

Title Length of Employment

Street City State Zip Code

Phone: (_____) _____ - _____

Part-Time or Full-Time (Please Circle)

Continue listing previous employers on a separate sheet of paper.

Secondary Employer: _____

Title Hire Date

Street City State Zip Code

Phone: (_____) _____ - _____

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid _____ hourly _____ weekly _____ every two weeks _____ twice a month _____ monthly?

INCOME

Type of Income	CUSTOMER Monthly Amount	CO-APPLICANT Monthly Amount
Salary		
Alimony/Child Support		
Rental Income		
Social Security		
Pension Income		
Public Assistance		
Self-employment Income		
Dependent SSI Income		
Disability Income		
Other Employment		

	CUSTOMER		CO-APPLICANT	
	Yes	No	Yes	No
Can you document your child support/alimony income?				
If yes, how long will it continue?				
If your child or a family member receives SSI, how many more years will the payments continue?				
If you receive disability income, is it for a permanent disability?				

Regarding other employment, have you worked in this field for two years or more?

Yes

No

Yes

No

LIABILITIES/DEBT

Please Print Clearly

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities.

<i>Paid To</i>	<i>Current Balance</i>	<i>Monthly Payment</i>	<i>Who's Debt? C=Customer, A=Co-Applicant B=Both</i>
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Please use additional sheets if necessary.

	CUSTOMER		CO-APPLICANT	
<i>Have your payments been made on time?</i>	Yes	No	Yes	No
<i>Are you currently in Chapter 13 bankruptcy?</i>	Yes	No	Yes	No
<i>If yes, when did it begin? _____</i>				
<i>If yes, when will it be paid out? _____</i>				
<i>If yes, how much is the payment? _____</i>				
<i>Have you had a Chapter 7 bankruptcy?</i>	Yes	No	Yes	No
<i>If yes, when was it discharged? _____</i>				

LIQUID FUNDS/SAVINGS/INVESTMENTS

Please list the approximate value of the following:

	CUSTOMER	CO-APPLICANT
Checking account		
Savings account		
Cash		
CDs		
Securities (stocks, bonds, etc.)		
Retirement account		
Other Liquid Funds		

Are you about to receive additional funds (e.g., tax refunds, property sales, etc.)? (circle) Yes No
 If yes, how much? \$ _____

LIVING EXPENSES

	CUSTOMER	CO-APPLICANT
Current monthly rent or mortgage		
Electric/Gas/Solid Waste		
Telephone		

Received By: _____ Date: ___/___/___