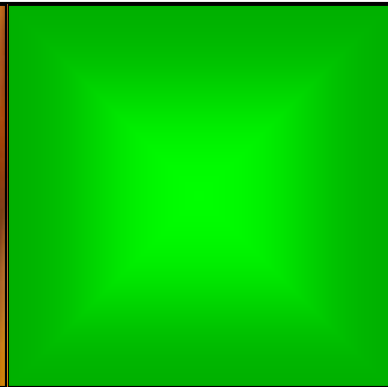


**Housing and Human Services
Department**



**Homebuyer Development
Application**

2520 W Irving Blvd, Suite 300
Irving, TX 75061
972.721.4800



Office Use

Received: _____

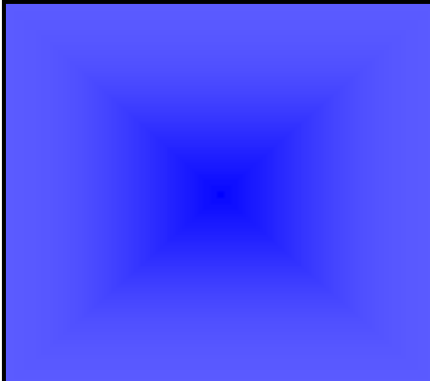
IDIS Input: _____

Client # _____

Refer to IHFC

Yes

No



Applicant Information

Please complete the application COMPLETELY and ACCURATELY. Failure to provide complete and accurate information may result in denial of assistance. Only complete applications will be accepted.

Applicant Name <i>(include Jr. or Sr. if applicable)</i>	Co-Applicant Name <i>(include Jr. or Sr. if applicable)</i>
Social Security Number	Social Security Number
Date of Birth	Date of Birth
Home Phone	Home Phone
Alternate Phone	Alternate Phone
Email Address	Email Address
Number of Dependents	Number of Dependents
Present Address	
<i>Street</i>	
<i>City, State, Zip</i>	

In addition to submitting a completed application form and all requested documentation, you must attend an orientation class as part of the application process. Classes are held the in our office, from 6-7:30pm. Please call 972.721.4800 to register and to inquire about class dates.

General Information

To be eligible for assistance:

You must purchase a home in Irving

You must not have owned a home in the last three years

You must attend a homebuyer education class offered by the City of Irving

You must be a permanent legal resident or US citizen

You must meet the HUD family income limits shown below

Family Size	Maximum Income
1	\$ 37,850
2	\$ 43,300
3	\$ 48,700
4	\$ 54,100
5	\$ 58,450
6	\$ 62,750
7	\$ 67,100
8	\$ 71,400

To be considered, your application must contain all supporting documentation at the time of submittal:

Last two paycheck stubs for each working member of the household, age 15 or older

Verification of any other sources of income for all family members (Social Security, SSI, Medicaid,

Child Support, Alimony, retirement, etc.)

Identification with picture for both the applicant and the co-applicant (Driver's License, Passport, Resident Alien Card, etc)

Proof of Citizenship/legal residency for every member of the household (copies of birth certificates, alien cards,

Social Security cards, passports)

The remaining information must be submitted within 10 days of application:

Last two year's tax returns for every working member of the household age 15 or older

(provide last three years if self employed)

Last two complete bank statements (checking and savings account information)

Divorce decree, if applicable

Declarations

Are there any outstanding judgments against you?	Yes	No
Have you been declared bankrupt within the last seven years?	Yes	No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No
Are you a party to a lawsuit?	Yes	No
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	Yes	No
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes	No
Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No
Are you a co-signer or endorser on a note?	Yes	No
Are you a US citizen?	Yes	No
Are you a permanent resident alien?	Yes	No
Do you intend to occupy the property as your primary residence?	Yes	No
Have you had an ownership interest in a property in the last three years?	Yes	No
<p><i>If so, what type of property did you own?</i></p> <ul style="list-style-type: none"> Principal Residence Second Home Investment Property <p><i>If so, how did you hold title to the home?</i></p> <ul style="list-style-type: none"> Solely Jointly with Spouse Jointly with Another Person 		

Household Composition

List Everyone who is living in the house

Legal Name	Sex (M/F)	Date of Birth	Age	Social Security Number	Relationship to Applicants

Referral

How did you hear about our program?

- | | |
|-----------------|---------------------------------|
| ICTN | Realtor |
| Mail | City Recreation Center |
| Newspaper Ad | <i>City Spectrum</i> |
| Local Business | City Library |
| Neighbor/Friend | City Website |
| Lender | Other (<i>please specify</i>) |

Demographics

Race	White Black/African American Asian	American Indian/Native Alaskan Native Hawaiian/Other
Multi-Race	American Indian/Alaskan Native & White Asian & White Black/African American & White American Indian/Alaskan Native & Black/African American Asian & Black/African American	
Ethnicity	Hispanic/Latino Not Hispanic/Latino	
Elderly (62+)	Yes No	Disabled Yes No

Applicant's Certification

The Undersigned certify the following:

I/We are applying for a loan from the City of Irving. In applying for the loan, I/We completed this loan application containing various information concerning the purpose of the loan, employment and income information, and the assets and liabilities of the household. I/We certify that all of the information is true and complete. I/We make no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

I/We understand and agree that the City of Irving reserves the right to change the loan review processes to a full documentation program. This may include verifying the information provided on the application with the employers, financial institutions, and mortgage holders.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of United States Code, Section 1001, Part I, Chapter 47, Sec. 1001, which provides that: "...whoever, in any matter within the jurisdiction of any department or agency of the Government of the United States, knowingly and willfully falsifies...or makes any fictitious or fraudulent statements or representation, or makes or uses a false writing or document knowing he same to contain false, fictitious, or fraudulent statement or entry, shall be fined under this title, imprisoned not more that five years..."

I/We also certify that, in accordance with 24 CFR, § 92.2, I/We are a first time homebuyer. I/We are eligible for this status due to the following reason:

I/We have not owned a house in the last three years

I am a displaced homemaker

I am a single parent who has only owned with a former spouse while married

I own a home that is substandard and uninhabitable

Applicant's Signature

Date

Co-Applicant's Signature

Date

Authorization to Release Information

To Whom It May Concern:

I/We have applied for a loan from the City of Irving. As part of the application process, the City of Irving and the guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize any pertinent third parties to provide to the City of Irving any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.

The City of Irving may address any questions concerning documentation to the applicable third party.

Applicant's Signature

Date

Co-Applicant's Signature

Date

Credit Report Authorization and Privacy Disclosure Form

I hereby authorize and instruct the Irving Housing Finance Corporation and the City of Irving to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by the Irving Housing Finance Corporation and the City of Irving. I understand and agree that the Irving Housing Finance Corporation and the City of Irving intend to use the credit report for the purpose of evaluating my financial readiness to purchase a home.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to the Irving Housing Finance Corporation and the City of Irving in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain a loan, I

Authorize

Do Not Authorize

Irving Housing Finance Corporation and the City of Irving to share with potential mortgage lenders and/or counseling agencies my report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying the Irving Housing Finance Corporation and the City of Irving in writing.

Client's Name (Print)

Client's Name (Print)

Client's Signature

Client's Signature

Social Security Number

Social Security Number

Date

Date