

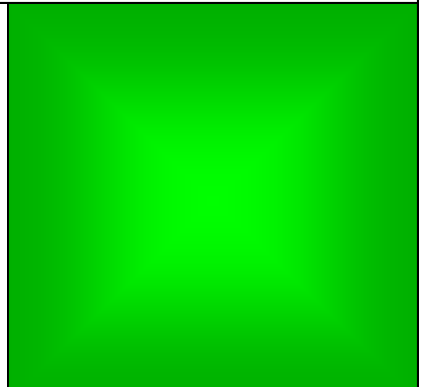


Housing and Human Services  
Department



# Homebuyer Development Application

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



## Office Use

Received: \_\_\_\_\_

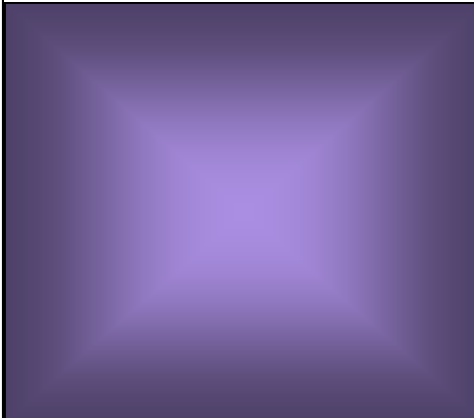
IDIS Input: \_\_\_\_\_

Client # \_\_\_\_\_

Refer to IHFC

Yes

No



## 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:**

- Identification with picture for both the applicant and the co-applicant (Driver's License, Passport, Resident Alien Card, etc)
- Social Security Cards for both the applicant and the co-applicant
- Proof of Citizenship/legal residency for all other members of the household (copies of birth certificates, alien cards, Social Security cards, passports)
- Most recent three months of 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.)
- Last two year's tax returns for every working member of the household age 15 or older (provide last three years if self employed)
- Most recent two complete bank statements (savings account(s), please provide all pages, no computer printouts)
- Most recent six complete bank statements (checking account(s) , please provide all pages, no computer printouts)
- Divorce decree, if applicable
- Most recent 401K statement, if applicable

## 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.

<b>Applicant Name</b> <i>(include Jr. or Sr. if applicable)</i>	
<b>Social Security Number</b>	
<b>Date of Birth</b>	
<b>Home Phone</b>	
<b>Alternate Phone</b>	
<b>Email Address</b>	
<b>Number of Dependents</b>	
<b>Present Address</b> <i>Street</i>	
<hr style="border: 0; border-top: 1px solid black;"/> <i>City, State, Zip</i>	

<b>Co-Applicant Name</b> <i>(include Jr. or Sr. if applicable)</i>	
<b>Social Security Number</b>	
<b>Date of Birth</b>	
<b>Home Phone</b>	
<b>Alternate Phone</b>	
<b>Email Address</b>	
<b>Number of Dependents</b>	
<b>Former Address, if residing at present address less than 2 years</b> <i>Street</i>	
<hr style="border: 0; border-top: 1px solid black;"/> <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 in our office the first Tuesday of every month, from 6-7:30pm. Please call 972.721.4800 to register.**



## Debt

Creditor	Type of Note (ex. Car payment, rent)	Monthly Payment	Original Balance	Present Balance
Landlord:	Rent	\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
<b>Total</b>		<b>\$</b>	<b>\$</b>	<b>\$</b>

## Employment Information

### Applicant

Employer Name

Employer Address
<i>Street</i>
<i>City, State, Zip</i>
<input type="checkbox"/> Yes <input type="checkbox"/> Self Employed? <input type="checkbox"/> No

Employer Phone

Employer Fax

Employer Email Address, if available

How long have you worked at your present job?

Position/Title

Type of Business

Gross Monthly Income

### Co-Applicant

Employer Name

Employer Address
<i>Street</i>
<i>City, State, Zip</i>
<input type="checkbox"/> Yes <input type="checkbox"/> Self Employed? <input type="checkbox"/> No

Employer Phone

Employer Fax

Employer Email Address, if available

How long have you worked at your present job?

Position/Title

Type of Business

Gross Monthly Income



# Declarations

Please circle one:

Are there any outstanding judgments against you?	Yes	No
--	-----	----

Have you been declared bankrupt within the last seven years?	Yes	No
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Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No
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Are you a party to a lawsuit?	Yes	No
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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
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Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes	No
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Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No
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Are you a co-signer or endorser on a note?	Yes	No
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Are you a US citizen?	Yes	No
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Are you a permanent resident alien?	Yes	No
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Do you intend to occupy the property as your primary residence?	Yes	No
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Have you had an ownership interest in a property in the last three years?	Yes	No
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<i>If so, what type of property did you own?</i> Principal Residence Second Home Investment Property
<i>If so, how did you hold title to the home?</i> Solely Jointly with Spouse Jointly with Another Person

## 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

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Applicant's Signature

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Date

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Co-Applicant's Signature

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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.

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Applicant's Signature

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Date

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Co-Applicant's Signature

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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