

Applicant

Will any part of the down payment be borrowed?
Yes No

Are you an U.S. citizen?
Yes No

If "no" are you a resident alien?
Yes No

If "no" are you a non-resident alien?
Yes No

Employment:
Name of Employer:

Address:

Telephone Number:

Gross Monthly Income:

If less than two years at present place of employment, please list previous employment history.

Please list any other monthly income. Include alimony/maintenance and/or child support received, if you wish it to be considered. You may wish to have additional monthly income included because it may help you to qualify for a mortgage.

Applicant Source Amount

Co-Applicant

Will any part of the down payment be borrowed?
Yes No

Are you an U.S. citizen?
Yes No

If "no" are you a resident alien?
Yes No

If "no" are you a non-resident alien?
Yes No

Employment:
Name of Employer:

Address:

Telephone Number:

Gross Monthly Income:

If less than two years at present place of employment, please list previous employment history.

Please list any other monthly income. Include alimony/maintenance and/or child support received, if you wish it to be considered. You may wish to have additional monthly income included because it may help you to qualify for a mortgage.

Co-Applicant Source Amount

Monthly Expenses:

Please list all monthly expenses (Rent, Loans, Charge Accounts, other bills)

Creditors/Lenders	Monthly Amount	No. of Months Remaining
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

Other Debt

Description: _____

Payment: \$ _____

Balance: \$ _____

Alimony Payment \$ _____

Child Support \$ _____

Child Care \$ _____

Assets:

Applicant

Bank Name:

Balance: _____

Account Type:
(i.e. Savings, Checking, Etc.)

Bank Name:

Balance: _____

Account Type:
(i.e. Savings, Checking, Etc.)

Will you be able to obtain a gift if you do not have adequate funds saved to cover down payment and closing costs?

If yes, amount \$ _____

From whom: _____
Relationship, i.e. parent, sister, etc.)

Co-Applicant

Bank Name:

Balance: _____

Account Type:
(i.e. Savings, Checking, Etc.)

Bank Name:

Balance: _____

Account Type:
(i.e. Savings, Checking, Etc.)

Will you be able to obtain a gift if you do not have adequate funds saved to cover down payment and closing costs?

If yes, amount \$ _____

From whom: _____
Relationship, i.e. parent, sister, etc

Real Estate Information

Have you ever owned property or do you currently own real estate:

Yes____ No____ If yes, please provide details as to dates and circumstances of ownership.

The following items **must** be submitted with the application:

- 1. Last 2 years of federal tax returns (Form 1040)
- 2. Proof of income for all household members 18 or over (3 recent paystubs, SSI, SSD, unemployment, etc.)

***Please note* Application and required documents listed above must be submitted prior to closing on a home.**

I authorize Empire Housing and Development Corporation, or its assignees, to make all inquiries deemed necessary to verify the accuracy of the information contained herein, and to determine the credit worthiness of the undersigned.

X

Signature (Applicant) Date Signed

X

Signature (Co-Applicant) Date Signed