

**MINNESOTA HOUSING LENDING PARTNER INFORMATION**

Minnesota Housing Lending Partner	Date of Application
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**BORROWER INFORMATION**

Last Name			First Name				MI
Social Security Number	Date of Birth	Dependents under 18	Other Dependents	<input type="checkbox"/> Yes <input type="checkbox"/> No	Household Size	Move In Date	Home Phone
Mailing Address			Mailing Address 2		City	State	Zip

**Borrower Employment**

<input type="checkbox"/> Yes <input type="checkbox"/> No Self Employed	<input type="checkbox"/> Yes <input type="checkbox"/> No Unemployed	Length of Employment?	Business Phone	Employer Name
Address		City	State	Zip

**Co-Borrower Information** *(Repeat for all Co-Borrowers)*

Last Name			First Name				MI
Social Security Number				Date of Birth			

**Co-borrower Employment Information**

<input type="checkbox"/> Yes <input type="checkbox"/> No Self Employed	<input type="checkbox"/> Yes <input type="checkbox"/> No Unemployed	Length of Employment?	Business Phone	Employer Name
Address		City	State	Zip

**Guarantor Information**

Last Name			First Name				MI
Mailing Address:			City	State	Zip		
Social Security Number	Business Phone	Extension	Home Phone				

**Guarantor Employment Information**

<input type="checkbox"/> Yes <input type="checkbox"/> No Self Employed	<input type="checkbox"/> Yes <input type="checkbox"/> No Unemployed	Length of Employment?	Business Phone	Employer Name
Address		City	State	Zip

**Guarantor Signature**

Guarantor Signature	Print Name	Date
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**INCOME**

Provide income verification to the Lending Partner in accordance with their underwriting requirements.

Name	Employer Name or Source Name	Annual Income
Borrower		\$
Borrower		\$
Co-Borrower		\$
Co-Borrower		\$
<b>Total Annual Household Income:</b>		<b>\$</b>

**CREDIT/DEBT INFORMATION**

**Debts:** For all Borrowers and Co-Borrowers, list all current fixed obligations (mortgage or contract for deed), alimony, child support, separate maintenance, installment accounts, revolving charge accounts, loans and debts to banks, finance companies and government agencies.

Creditor Names	Balance	Monthly Payment
		\$
		\$
		\$
		\$
		\$
If taxes and insurance are not included in payment, indicate monthly amount:		\$
<b>Total Monthly Payment:</b>		<b>\$</b>

Is the property financed with a Contract for Deed or Mortgage w/ balloon payment?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, date of Balloon Payment:	Amount of Balloon Payment:	\$
Do you have a reverse mortgage on the property? (If Yes, a secured loan is ineligible.)		<input type="checkbox"/> Yes <input type="checkbox"/> No

The following questions apply to all Borrowers and Co-Borrowers. If any of the answers are "Yes", please provide a separate written explanation.	Borrower	Co-Borrower
Are there any outstanding judgments or liens against any of you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of you been declared bankrupt within the last 36 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of you had any property foreclosed upon or given title or deed in lieu thereof?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you currently have any outstanding Minnesota Housing indebtedness such as Fix Up Loan, Community Fix Up Loan, Home Energy or Revolving loans? If so, list under Credit/Debt Information or attach a separate sheet.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

PROPERTY INFORMATION				
Address		Address2		
City		County	State	Zip Code
Prior Address (If at present address less than 2 years)		City	State	Zip Code
Building Type:	<input type="checkbox"/> Single Family <input type="checkbox"/> Townhome <input type="checkbox"/> Twinhome	<input type="checkbox"/> Duplex <input type="checkbox"/> Fourplex <input type="checkbox"/> Triplex	<input type="checkbox"/> Condo <input type="checkbox"/> Manufactured Home Real Property	
Purchase Price	Year Built	Date of Purchase	\$ Property Value (Estimated Market Value from Property Tax Statement)	\$ Amount (Alternate value information used by Lending Partner)
Valuation Source:				

PROJECT INFORMATION			
Contractor Name OR	Materials Only/ Homeowner Labor*	Briefly describe the proposed improvements	Amount
ABC Contracting	<input type="checkbox"/>	Example: Bathroom remodel: new sink and toilet, install ceramic tile floor	\$ 15,000
	<input type="checkbox"/>		\$
	<input type="checkbox"/>		\$
	<input type="checkbox"/>		\$
Payoff of Existing Fix Up Loan (if included in loan amount)			\$
<b>A. Total Cost of Improvements</b>			<b>\$</b>

FUNDING INFORMATION	
Other Funding Sources	Amount
Example: Home Equity Line of Credit- ABC Bank	\$ 4,000
	\$
	\$
Borrower(s) Contribution (if applicable)	\$
<b>B. Total Other Funding Sources</b>	<b>\$</b>
<b>C. Loan Amount Requested (A minus B)</b>	<b>\$</b>

## DISCLOSURES AND CERTIFICATIONS

- Your property must be owner-occupied and a year-round permanent residence
- If the property ceases to be your principal residence or is sold, title is transferred or conveyed, or the maturity date of the Note has been reached, then the full amount of the loan will be due and payable.
- The lender or an authorized representative of the lender has the right to inspect my residence at any time from the date of the Note, upon giving reasonable notice to me.
- The information requested in this credit application is legally required to determine if you qualify for participation in this Minnesota Housing Program. A portion of the data requested is classified as "private data on individuals" under Minnesota Statutes Section 462A.065. Use of the data is limited to that necessary for the administration and management of this program by Minnesota Housing personnel, those under contract with Minnesota Housing, and other governmental agencies when authorized by state statute or federal law.
- The disclosure of your Social Security Number or Minnesota Tax Identification Number is required for participation in this Minnesota Housing Program, by virtue of the Minnesota Revenue Recapture Act of 1980 (Sections 270A.01 to 270A.12 of Minnesota Statutes) as well as Section 6050H of the Internal Revenue Code of 1986. Supplying these numbers could result in the application of your taxpayer refunds to the payment of any delinquent indebtedness you may owe to Minnesota Housing under this or any other Minnesota Housing programs. These numbers may be made available to state or federal tax authorities, and state personnel involved in the collection of state obligations.
- I/We understand that numerous local participating lenders offer these loans and that I/We may select the lender of my/our choice.
- I/We understand that I/We may select the contractor of my/our choice.
- I/We understand that Minnesota Housing is not, and will not be responsible for any work performed by any contractor, any contractor's failure to perform any work, the quality of any work performed, or the general competency of any contractor.
- I/We certify that work will comply with all applicable building or housing code regulations and ordinances, and all necessary permits and licenses shall be obtained.
- I/We hereby authorize the release of any information necessary for the lending institution to process this application
- I/We certify that the Loan funds will be used only for the eligible improvements listed in the loan application and that the improvements will be completed within nine months from the date of this Note.

I/We certify that the statements contained in this application are true, accurate and complete to the best of my/our knowledge and belief.

Each of the undersigned hereby acknowledge that any owner of this loan, its servicers, successors and assigns, may verify or re-verify 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 Signatures:** All owners who reside in the property and whose income and credit history are relied upon for loan repayment must sign this application.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date of Application

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date of Application

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date of Application

**TRUTH IN LENDING (TIL) AND NMLSR ID**

Loan Originator Company Name	Loan Originator Individual Name (as name appears on NMLSR)
Loan Originator Company NMLSR ID	Loan Originator Individual NMLSR ID (if applicable)

The following information is requested for all borrowers 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 law. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

**Borrower:**

<b>Sex</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Ethnicity</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Marital Status</b>	<input type="checkbox"/> Married <input type="checkbox"/> Not Married <input type="checkbox"/> Separated	<b>Race (Select 1 or more)</b>	<input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<input type="checkbox"/> I do not wish to furnish this information			

**Co-Borrower:**

<b>Sex</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Ethnicity</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Marital Status</b>	<input type="checkbox"/> Married <input type="checkbox"/> Not Married <input type="checkbox"/> Separated	<b>Race (Select 1 or more)</b>	<input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<b>Relationship to Borrower:</b>	<input type="checkbox"/> Co-Head of Household	<input type="checkbox"/> Other Adult	
	<input type="checkbox"/> Dependent	<input type="checkbox"/> Spouse	
<input type="checkbox"/> I do not wish to furnish this information			

**Required to be completed by Lending Partner:**

This application was taken by:	<input type="checkbox"/> Face-to Face interview	<input type="checkbox"/> Telephone	<input type="checkbox"/> Mail
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 Interviewer Name

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 Interviewer Signature

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 Interviewer Employer