



## HOME REPAIR LOAN PROGRAM APPLICATION

## BORROWER INFORMATION

---

Name

---

Home Phone

---

Cell Phone

---

Date of Birth

---

Last 4 numbers of SS #

---

Email Address

---

Home Address

---

Employer Name

---

Years at Current Address

---

Employer Address

---

Marital Status

---

Number of Dependents & Ages

---

Position

---

Years Employed

---

Monthly Income

---

Former Address if at current address less than 2 years

---

Employer Name if employed less than 2 years  
At current employer & number of years employed

## CO-BORROWER INFORMATION

---

Name

---

Home Phone

---

Cell Phone

---

Date of Birth

---

Last 4 number of SS #

---

email address

---

Home Address

---

Employer Name

---

Years at Current Address

---

Employer Address

---

Marital Status

---

Number of Dependents & Ages

---

Position

---

Years Employed

---

Monthly Income

---

Former address if at current address less than 2 years

---

Employer name if employed less than 2 years  
At current employer & number of years employed

Please List Information for all Household Members

FULL NAME	RELATIONSHIP	AGE	DATE OF BIRTH	GENDER	ETHNICITY	ANNUAL INCOME

**OTHER INCOME**

SOURCE

- Social Security Income
- Pension
- VA Benefits
- Rental Income
- Stocks/Bonds/CD/IRA

BORROWER

CO-BORROWER

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**MONTHLY HOUSING EXPENSE**

- Rent or Mortgage \_\_\_\_\_
- Taxes \_\_\_\_\_
- Insurance \_\_\_\_\_
- HOA Dues \_\_\_\_\_
- TOTAL** \_\_\_\_\_

**REHAB INFORMATION**-Please list types of repairs being requested.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**RACE AND ETHNICITY**

BORROWER

- \_\_\_ I do not wish to disclose
- \_\_\_ White
- \_\_\_ Black-African American
- \_\_\_ Black-African American & White
- \_\_\_ Asian
- \_\_\_ Asian & White
- \_\_\_ American Indian/Alaskan Native
- \_\_\_ American Indian/Alaskan Native & White
- \_\_\_ American Indian/Alaskan Native & Black
- \_\_\_ Other Multi Racial

CO-BORROWER

- \_\_\_ I do not wish to disclose
- \_\_\_ White
- \_\_\_ Black-African American
- \_\_\_ Black-African American/White
- \_\_\_ Asian
- \_\_\_ Asian & White
- \_\_\_ American Indian/Alaskan Native
- \_\_\_ American Indian/Alaskan Native & White
- \_\_\_ American Indian/Alaskan Native & Black
- \_\_\_ Other Multi Racial

**DO YOU CONSIDER YOURSELF TO BE**

BORROWER

- \_\_\_ I do not wish to disclose
- \_\_\_ Hispanic or Latino
- \_\_\_ Not Hispanic or Latino

CO-BORROWER

- \_\_\_ I do not wish to disclose
- \_\_\_ Hispanic or Latino
- \_\_\_ Not Hispanic or Latino

**PERSONAL INFORMATION**

Please answer the following questions:	BORROWER	CO-BORROWER
Have you any outstanding civil judgments against you?	_____	_____
In the last ten years have you declared bankruptcy?	_____	_____
Have you had a property foreclosed upon or given title or deed In Lieu thereof?	_____	_____
Are you a co-maker or endorser on a note?	_____	_____
Are you a US Citizen?	_____	_____
Are you a Veteran of the US Armed Forces or on active Military duty?	_____	_____

**IMPORTANT-PLEASE READ BEFORE SIGNING**

You are provided the following "Equal Credit Opportunity Notice as required by section 4112.021 of the Ohio Revised Code. "The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law".

I/We authorize you to verify my credit record and any other disclosure made in this application. In connection with this pre-application form for credit, I/We the applicant(s) hereby authorize all consumer reporting agencies to furnish CHN Housing Capital with reports and/or investigative consumer reports on myself and/or (us) the applicants.

I/We have listed all my (our) debts on this form and understand that CHN Housing Capital will rely on the truth of the foregoing statements in granting a loan to me and/or (we) the applicant(s).

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 provision of title 18, United States code, section 1014.

I/We further acknowledge receipt of a copy of HUN-537NVACP: "Lead Poisoning: Watch out for Lead-Based Paint".

APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

CO-APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

Thank you for your interest in the Home Repair Loan Program  
Please use the following checklist when submitting your information.

We reserve 30 days to process applications and only completed application will be considered.

### **PERSONAL INFORMATION**

- Completed Request for Information Form-Questionnaire
- Household size information

### **INCOME DOCUMENTATION**

- Payroll information: Most recent two (2) months of paystubs with year-to-date income
- Other income: Social Security and/or pension awards letter, all pages are needed
- If self-employed, two (2) years most recent 1040s and W2s, all pages - front and back and YTD profit and loss statement
- Two (2) years most recent corporate tax returns and 1120s, all pages – front and back
- Evidence of rental income (rental receipts, lease agreements or Schedule C)

### **PROPERTY INFORMATION**

- Most recent monthly mortgage statements for all mortgages
- Evidence of homeowner's insurance showing dates of coverage and yearly premium
- Notice or citation of violation from city housing code (if applicable)
- Bids or list of home repairs to be completed
- Proof of current property taxes (if delinquent, provide proof of tax payment plan)

**NOTE:** Please return the completed ORIGINAL application signed and dated. All other documents that you submit, such as tax returns, paystubs, insurance information, etc., should be photocopies of your original documents.

**BORROWER CERTIFICATION-the undersigned certify the following:**

1. I/We have applied for a mortgage loan from CHN Housing Capital. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, assets and liabilities. I/We certify that all the information is true and complete. I/We made no misrepresentation in the loan application or other documents, nor did I/We omit pertinent information
2. I/We understand that CHN Housing Capital reserves the right to change the mortgage loan review process to a full documentation process. This may include verifying information provided on the application with the employer and/or financial institution
3. I/We fully understand it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

**AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

1. I/we have applied for a mortgage from CHN Housing Capital. As part of the of the application process CHN Housing Capital 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 and/or after closing as part of its quality control program.
2. I/We authorize you to provide CHN Housing Capital and to any investor to whom CHN Housing Capital may sell my mortgage, 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.
3. I hereby authorize CHN Housing Capital to share all information received in connection with my application for this mortgage
4. CHN Housing Capital or any investor that purchases the mortgage may address this authorization to any party named in the loan application
5. A copy or facsimile of this authorization may be accepted as an original
6. Your prompt reply to CHN Housing Capital or the investor that purchased the mortgage is appreciated.

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

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