



CHN
Housing CapitalSM
an affiliate of CHN Housing PartnersSM

HOME REPAIR LOAN PROGRAM APPLICATION

BORROWER INFORMATION

Name

Home Phone

Cell Phone

Date of Birth

Social Security Number

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

Social Security Number

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

OTHER INCOME

SOURCE	BORROWER	CO-BORROWER
Social Security Income	_____	_____
Pension	_____	_____
VA Benefits	_____	_____
Rental Income	_____	_____
Stocks/Bonds/CD/IRA	_____	_____

MONTHLY HOUSING EXPENSE

Rent or Mortgage _____
Taxes _____
Insurance _____
HOA Dues _____
TOTAL _____

REHAB INFORMATION-Please list types of repairs being requested.

DEBT INFORMATION FOR PROPERTY TO BE REPAIRED

Street Address of Property _____
Date Property Purchased _____ Sales Price _____
Name of Mortgage Lender _____
Loan Number _____ Mortgage Amount _____ Current Balance _____
Monthly mortgage payment including taxes & insurance _____

ADDRESS OF OTHER REAL ESTATE OWNED

Street Address _____
Number of Units & Amount of Monthly Rent for each unit _____
Sales Price & Year purchased _____ Current Value _____
Name of Mortgage lender _____
Loan Number _____ Mortgage Amount _____ Current Balance _____
Monthly mortgage payment including taxes & insurance _____

Street Address _____
Number of Units & Amount of Monthly Rent for each unit _____
Sales Price & Year purchased _____ Current Value _____
Name of Mortgage lender _____
Loan Number _____ Mortgage Amount _____ Current Balance _____
Monthly mortgage payment including taxes & insurance _____

CREDITOR INFORMATION FOR BORROWER AND CO-BORROWER

ACCOUNT NAME	ACCOUNT NUMBER	CURRENT BALANCE	MONTHLY PAYMENT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

OTHER DEBTS including outgoing child support and alimony.

_____	_____	_____	_____
_____	_____	_____	_____

ASSET INFORMATION-CHECKING AND SAVINGS INFORMATION

NAME OF BANK	TYPE OF ACCOUNT	ACCOUNT NUMBER	CURRENT BALANCE
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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

PERSONAL INFORMATION

- Completed Request for Information Form-Application
- Copies of Bankruptcy discharge, explanation letters for derogatory credit (if applicable)
- Divorce decree (if applicable)

INCOME DOCUMENTATION

- Payroll information: Most recent, consecutive 90 days paystubs with year to date income
- Other income: Social Security and/or pension awards letter, all pages are needed
- Two (2) years most recent FEDERAL income taxes return-all pages & schedules
- Two (2) years most recent W2's or 1099 statements
- Evidence of rental income i.e. rental receipts, lease agreements or Schedule E

ASSET INFORMATION

- Checking Account: Most recent, consecutive Six (6) months, all pages-front & back
- Other Accounts: Most recent statements for savings, IRA, 401K or similar account

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 from city housing code violation (if applicable)
- Bids or list of home repairs to be completed

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 _____

