

# Homeownership Center of Tacoma Application

## *\$20 Application Fee*

**Eligibility Requirements:** Please read and check each of the statements that are true for both the Applicant and Co-Applicant.

- I am 18 years or older and a United States citizen, or a permanent resident alien with a valid registration card.
- I intend to live in the property I purchase and not convert it to rental property.
- I have not owned a home at any time during the past three years.

### **Applicant**

Name \_\_\_\_\_

Best Phone No. \_\_\_\_\_

Household Size \_\_\_\_\_

**E-MAIL:** \_\_\_\_\_

# Adults \_\_\_\_\_

# Children \_\_\_\_\_

### **Address**

Ages of Children \_\_\_\_\_

Present Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years at Present Address \_\_\_\_\_ (If less than 3 years, provide previous address.)

Previous Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years at Previous Address \_\_\_\_\_

### **Employment and Income:**

Present Employer's Name \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years with Current Employer \_\_\_\_\_ Type of Business \_\_\_\_\_

Job Position/Title \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

### ***If less than 2 years with current employer, list previous employer:***

Previous Employer's Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years with Previous Employer \_\_\_\_\_ Type of Business \_\_\_\_\_

Job Position/Title \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

### **Applicant Other Income (i.e. child support, SSI, DSHS): Monthly Amount**

Source \_\_\_\_\_

\_\_\_\_\_



**Co-Applicant**

Name \_\_\_\_\_ Social Security No. \_\_\_\_\_

Home Phone No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

**Address**

Present Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years at Present Address \_\_\_\_\_

Previous Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years at Previous Address \_\_\_\_\_

**Employment and Income:**

Present Employer's Name \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years with Current Employer \_\_\_\_\_ Type of Business \_\_\_\_\_

Job Position/Title \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

**If less than 2 years with current employer, list previous employer:**

Previous Employer's Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years with Previous Employer \_\_\_\_\_ Type of Business \_\_\_\_\_

Job Position/Title \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

**Co-Applicant Other Income (i.e. child support, SSI):**

Monthly Amount

Source \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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Bank Name \_\_\_\_\_ Checking Savings

Source of Downpayment \_\_\_\_\_ (savings, tax refund, gift)

How did you hear about the Homeownership Center? (family, friend, co-worker, billboard, newspaper, saw home under construction, saw brochure, other?)

If you were referred by a family member, friend or former Homeownership Center client, please list his/her name \_\_\_\_\_.

*Please be advised that this application is the first step in a multi-step process which includes mortgage loan credit approval from an HCT approved lender, approval of second mortgage from HCT and other approvals from the City of Tacoma and/or State of Washington. During the approval and purchase process, you must maintain your eligibility until the transaction is closed.*

**Additional Information**

Are you a veteran?  yes  no

Are you currently working with a real estate agent?  yes  no

Are your currently working with a lender?  yes  no

Most convenient time for an appointment? \_\_\_\_\_  AM  PM

**Credit History:**

<b>Debts:</b>	Applicant Monthly Payment	Co-Applicant Monthly Payment	Combined Mo. Payment
Credit Card Accounts:	_____	_____	_____
Installment Loans (Car & Student Loans)	_____	_____	_____
Alimony/Child Support	_____	_____	_____
Rent	_____	_____	_____
Utilities (Electric and/or natural gas)	_____	_____	_____
<b>TOTAL DEBTS:</b>	_____	_____	_____

Have you filed bankruptcy within the last 7 years?  Yes  No

Do you have any outstanding judgments, liens or collections?  Yes  no

If you answered **yes** to either of these questions, explain the circumstances below.

**Explanation of bankruptcy, judgments, liens, collections or other credit information.**

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**Applicant Signature** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant Signature** \_\_\_\_\_ **Date:** \_\_\_\_\_

## AUTHORIZATION FOR RELEASE OF INFORMATION

*I/We have applied for homeownership through the Homeownership Center of Tacoma, (HCT). As part of the process, HCT or any of its agents may seek and/or verify information contained in my application and in other documents required in connection with the application process, either before the sale of the home is closed or after the sale closes as part of its quality control program.*

I/We authorize Homeownership Center of Tacoma to:

- (a) pull my/our credit report to review my/or credit file for housing counseling in connection with my pursuit of a loan to purchase real property.
- (b) pull my/our credit report and review my/our credit file for informational inquiry purposes.
- (c) provide to the mortgage Lenders and their servicers, the City of Tacoma, The State of Washington, or the Federal Government any and all information and documentation that they request. Such information includes, but is not limited to credit record(s), bank accounts, employment history and income, rental information with landlords, mortgage loan payment history, and/or any other financial information which I/We have submitted in the HCT application.

\_\_\_\_\_  
**Name (Please Print)**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Social Security Number    Date of Birth**

\_\_\_\_\_  
**Name (Please Print)**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Social Security Number    Date of Birth**

\_\_\_\_\_  
**Date**

## Information for Government Monitoring Purposes

*The following information is requested by the Federal Government in order to monitor compliance by the Homeownership Center of Tacoma (“Lender”) with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that Lenders may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal Regulations, Lenders are required to note race and sex on the basis of visual observation or a surname. If you do not wish to furnish this information please check the first line below.*

**Applicant**

I do not wish to furnish this information.

**Co-Applicant**

I do not wish to furnish this information..

**Race/Ethnicity or National Origin**

- American Indian / Alaskan Native
- Asian
- White, not of Hispanic origin
- Black, not of Hispanic origin
- Hispanic
- Native Hawaiian/Other Pacific Islander
- Other (specify)\_\_\_\_\_

**Race/Ethnicity or National Origin**

- American Indian /Alaskan Native
- Asian
- White, not of Hispanic origin
- Black, not of Hispanic origin
- Hispanic
- Native Hawaiian/Other Pacific Islander
- Other (specify)\_\_\_\_\_

**Gender :**

Female                       Male

**Gender:**

Female                       Male

Immigrant Status (please circle one)

1. You are a U.S. citizen
2. You are a permanent resident alien with a valid registration card

Handicapped/Disabled?     Yes             No

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**