

CHEYENNE AND ARAPAHO TRIBES HOUSING AUTHORITY

DOWN PAYMENT ASSISTANCE APPLICATION

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the assistance.

I. TYPE OF MORTGAGE AND TERMS OF AGREEMENT

Assistance: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other					
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> FmHA					
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF ASSISTANCE

Purpose of Assistance: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):			Property Will Be:		
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction Permanent			<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) <input type="checkbox"/> Trust

III. BORROWER INFORMATION

Borrower						Co-Borrower					
Borrower's Name (include Jr. or Sr. if applicable)						Co-Borrower's Name (include Jr. or Sr. if applicable)					
Social Security Number		Home Phone (incl. area code)		Age	Yrs. School	Social Security Number		Home Phone (incl. area code)		Age	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)			
<input type="checkbox"/> Separated		No. Ages				<input type="checkbox"/> Separated		No. Ages			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Years						Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Years					
Are you a member of the Cheyenne and Arapaho Tribes? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is your CDIB# _____						Are you a member of the Cheyenne and Arapaho Tribes? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is your CDIB# _____					
Are you currently on the waiting list with the C & A Housing Authority? <input type="checkbox"/> Yes <input type="checkbox"/> No						Are you currently on the waiting list with the C & A Housing Authority? <input type="checkbox"/> Yes <input type="checkbox"/> No					

IV. EMPLOYMENT INFORMATION

Borrower				Co-Borrower			
Name & Address of Employer		<input type="checkbox"/> Self Employed	Years on this job	Name & Address of Employer		<input type="checkbox"/> Self Employed	Years on this job
			Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession
Position/Title/Type of Business			Business Phone (incl. area code)	Position/Title/Type of Business			Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	\$
Overtime				First Mortgage (P&I)		
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other: (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for this application.

B/C	Monthly Amount
	\$

VI. DECLARATIONS

If you answer "yes" to any questions (a) through (l), please use continuation portion for explanation.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt in the last seven years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This would include such loans as home mortgage, loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes" provide details, including date, name and address of Lender, FHA, or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Have you ever been evicted from a home or abandoned a home from any housing authority?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a Cheyenne and Arapaho tribal member?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Do you intend to occupy the property as your primary residence? If "Yes," complete question (l) below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Have had an ownership interest in a property in the last five years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?	_____		_____	
(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____		_____	

VII. ACKNOWLEDGEMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the assistance requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the assistance indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the assistance is not approved; (6) the Lender, its agents, successors, and assigns will rely on the information contained in this application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) In the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors, and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date sent forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et. seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application. I/We also understand that if we do not stay in the unit for at least five years upon the sale of the unit, the C&A Housing Authority will recover this down payment back from sale of proceeds.

Applicant's Signature	Date	Co-Applicant's Signature	Date
X		X	

VIII. CONTINUATION PORTION/RESIDENTIAL ASSISTANCE APPLICATION

Use this continuation portion if you need more space to complete the Residential Assistance Application. Mark (B) for Borrower or (C) for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

IX. HOMEOWNERSHIP FINANCING

(1) Have you applied for financial assistance for the purchase/or construction of a home? Yes No

(2) If yes, where? (Address & Telephone Number)

(3) If yes above, were you approved? Yes No And for what amount? _____

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 provisions of Title 18, United States Code, Section 1001, et. seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	