



*Transforming lives through home ownership*

Please complete the Pre-Application package. Attach copies of:

1. Last two years' **Federal** income tax returns.
2. Copies of the last two **payroll** check stubs.
3. Proof of other sources of income for the past two years.

Some sources of other income include social security, child support, alimony, food stamps, tips, disability, unemployment, public assistance commissions, etc.

Send the completed forms and additional data to:

Homes Within Reach  
5101 Thimsen Avenue  
Suite 202  
Minnetonka, MN 55345

Phone: 952-401-7071  
Fax: 952-224-2857

**Enclose a check for credit report:**

Single - \$27.00  
Joint - \$45.00

WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST  
5101 Thimsen Ave., Ste. 202  
Minnetonka, MN 55345  
Telephone (952) 401-7071  
Fax: (952) 224-2857  
Email: [info@homeswithinreach.org](mailto:info@homeswithinreach.org)



**HOMES WITHIN REACH**

## HOUSING DATA

<u>BUYER</u>	<u>CO-BUYER (or other adult in household)</u>
<b>Name:</b> _____ <b>Home Address:</b> _____ <b>City/State/Zip:</b> _____ <b>Phone: (home)</b> _____ <b>(work)</b> _____ <b>Email:</b> _____ <b>Landlord:</b> _____ <b>Landlord address:</b> _____ <b>From:</b> _____ <b>To:</b> _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends <b>Monthly Rent/Mortgage Payment \$</b> _____ <b>Buyer Contribution per month \$</b> _____	<b>Name:</b> _____ <b>Home Address:</b> _____ <b>City/State/Zip:</b> _____ <b>Phone: (home)</b> _____ <b>(work)</b> _____ <b>Email:</b> _____ <b>Landlord:</b> _____ <b>Landlord address:</b> _____ <b>From:</b> _____ <b>To:</b> _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends <b>Monthly Rent/Mortgage Payment \$</b> _____ <b>Co-Buyer Contribution per month \$</b> _____
<b>Previous Address:</b> _____ <b>City/State/Zip:</b> _____ <b>Phone: (home)</b> _____ <b>(work)</b> _____ <b>Landlord:</b> _____ <b>Landlord address:</b> _____ <b>From:</b> _____ <b>To:</b> _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends <b>Monthly Rent/Mortgage Payment \$</b> _____ <b>Buyer Contribution per month \$</b> _____	<b>Previous Address:</b> _____ <b>City/State/Zip:</b> _____ <b>Phone: (home)</b> _____ <b>(work)</b> _____ <b>Landlord:</b> _____ <b>Landlord address:</b> _____ <b>From:</b> _____ <b>To:</b> _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends <b>Monthly Rent/Mortgage Payment \$</b> _____ <b>Co-Buyer Contribution per month \$</b> _____
<b>Previous Address:</b> _____ <b>City/State/Zip:</b> _____ <b>Phone: (home)</b> _____ <b>(work)</b> _____ <b>Landlord:</b> _____ <b>Landlord address:</b> _____ <b>From:</b> _____ <b>To:</b> _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends <b>Monthly Rent/Mortgage Payment \$</b> _____ <b>Buyer Contribution per month \$</b> _____	<b>Previous Address:</b> _____ <b>City/State/Zip:</b> _____ <b>Phone: (home)</b> _____ <b>(work)</b> _____ <b>Landlord:</b> _____ <b>Landlord address:</b> _____ <b>From:</b> _____ <b>To:</b> _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Family/Friends <b>Monthly Rent/Mortgage Payment \$</b> _____ <b>Co-Buyer Contribution per month \$</b> _____
<b>Have you owned a home within the past 3 years?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes": dates from _____ to _____ <b>Have you ever owned a home?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Are you a first generation buyer?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Home Stretch Workshop Participant?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Date:</b> _____ <b>Agency:</b> _____	<b>Have you owned a home within the past 3 years?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes": dates from _____ to _____ <b>Have you ever owned a home?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Are you a first generation buyer?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Home Stretch Workshop Participant?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Date:</b> _____ <b>Agency:</b> _____

**PERSONAL DATA**

**BUYER**

Social Security Number: \_\_\_\_\_

Birth Date: \_\_\_\_\_ Sex:  M  F

U.S. Citizenship:

- U.S. Citizen
- Resident Alien
- Other Resident Status

If not born in U.S., how long lived in the U.S.A. \_\_\_\_\_

- White Non-Hispanic
- Hispanic
- White Non-Hispanic
- Black Non-Hispanic
- American Indian/Alaskan Native
- Asian/Pacific Islander
- Other (specify) \_\_\_\_\_

Language Spoken:

- English  Laotian
- Spanish  Vietnamese
- Cambodian  Hmong
- Other (specify) \_\_\_\_\_

Household Information:

Number of adults \_\_\_\_\_

Number of working adults \_\_\_\_\_

Number of children \_\_\_\_\_

Ages of children \_\_\_\_\_

Check one of the household types below:

- Married couple w/ children
- Seperated w/ children
- Married w/o children
- Unmarried couple w/ children
- Unmarried couple w/o children
- Single with children
- Single without children
- Extended household (more than 2 adults) w/ children
- Extended household (more than 2 adults) w/o children

Relationship between borrowers:

- Married couple
- Friends
- Parent/Adult child
- Partners (unmarried)
- Siblings (brothers/sisters)
- Other

Years of school completed? \_\_\_\_\_

Source of referral

- Lender (specify) \_\_\_\_\_
- Real Estate (specify) \_\_\_\_\_
- Agency/Organization \_\_\_\_\_
- Newspaper  Flyer/Brochure
- Friend/Relative  Landlord
- Other \_\_\_\_\_

**CO-BUYER (or other adult in household)**

Social Security Number: \_\_\_\_\_

Birth Date: \_\_\_\_\_ Sex:  M  F

U.S. Citizenship:

- U.S. Citizen
- Resident Alien
- Other Resident Status

If not born in U.S., how long lived in the U.S.A. \_\_\_\_\_

- White Non-Hispanic
- Hispanic
- White Non-Hispanic
- Black Non-Hispanic
- American Indian/Alaskan Native
- Asian/Pacific Islander
- Other (specify) \_\_\_\_\_

Language Spoken:

- English  Laotian
- Spanish  Vietnamese
- Cambodian  Hmong
- Other (specify) \_\_\_\_\_

Household Information:

Number of adults \_\_\_\_\_

Number of working adults \_\_\_\_\_

Number of children \_\_\_\_\_

Ages of children \_\_\_\_\_

Check one of the household types below:

- Married couple w/ children
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- Married w/o children
- Unmarried couple w/ children
- Unmarried couple w/o children
- Single with children
- Single without children
- Extended household (more than 2 adults) w/ children
- Extended household (more than 2 adults) w/o children

Relationship between borrowers:

- Married couple
- Friends
- Parent/Adult child
- Partners (unmarried)
- Siblings (brothers/sisters)
- Other

Years of school completed? \_\_\_\_\_

Source of referral

- Lender (specify) \_\_\_\_\_
- Real Estate (specify) \_\_\_\_\_
- Agency/Organization \_\_\_\_\_
- Newspaper  Flyer/Brochure
- Friend/Relative  Landlord
- Other \_\_\_\_\_

**Home Buying Plans**

Thinking of buying?  within three months  within a year  whenever possible

Do you intend to occupy the home as your primary residence?  Yes  No

Have you signed a purchase agreement?  Yes  No

**EMPLOYMENT HISTORY****BUYER**Are you currently employed?  Yes  No Full time  Part-time (hours/week\_\_\_\_\_) Self-employed  Seasonal Work

Present Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

How long: \_\_\_\_\_ Dates: \_\_\_\_\_ to \_\_\_\_\_

Job Title: \_\_\_\_\_

 Weekly  Every two weeks Monthly  Twice per month

Pay Rate: \$ \_\_\_\_\_/hour X \_\_\_\_\_ hours

\$ \_\_\_\_\_/month \$ \_\_\_\_\_/year

Do you receive overtime pay at this job? \_\_\_\_\_

If yes, how much and how often? \_\_\_\_\_

**If employed less than two years, previous employers:**

1) \_\_\_\_\_

Dates Employed: \_\_\_\_\_ to \_\_\_\_\_

Job Title: \_\_\_\_\_

Gross Wages: \$ \_\_\_\_\_/month

2) \_\_\_\_\_

Dates Employed: \_\_\_\_\_ to \_\_\_\_\_

Job Title: \_\_\_\_\_

Gross Wages: \$ \_\_\_\_\_/month

**Other Income**

If currently employed in more than one position:

Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

 Full time  Part-time

Gross Wages: \$ \_\_\_\_\_/month

**Do you receive income from any of the following?** Bonuses: \$ \_\_\_\_\_ month Commissions: \$ \_\_\_\_\_ month Tips: \$ \_\_\_\_\_ Unemployment: \$ \_\_\_\_\_ mo. Continues until \_\_\_\_\_ Alimony: \$ \_\_\_\_\_ mo. Continues until \_\_\_\_\_ Child Support: \$ \_\_\_\_\_ mo. Continues until \_\_\_\_\_ MFIP: \$ \_\_\_\_\_ mo.  Food Stamps \$ \_\_\_\_\_ mo. Social Security: \$ \_\_\_\_\_ mo.  SSI \$ \_\_\_\_\_ mo. Other Income: \$ \_\_\_\_\_ Source \_\_\_\_\_**CO-BUYER (or other adult in household)**Are you currently employed?  Yes  No Full time  Part-time (hours/week\_\_\_\_\_) Self-employed  Seasonal Work

Present Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

How long: \_\_\_\_\_ Dates: \_\_\_\_\_ to \_\_\_\_\_

Job Title: \_\_\_\_\_

 Weekly  Every two weeks Monthly  Twice per month

Pay Rate: \$ \_\_\_\_\_/hour X \_\_\_\_\_ hours

\$ \_\_\_\_\_/month \$ \_\_\_\_\_/year

Do you receive overtime pay at this job? \_\_\_\_\_

If yes, how much and how often? \_\_\_\_\_

**If employed less than two years, previous employers:**

1) \_\_\_\_\_

Dates Employed: \_\_\_\_\_ to \_\_\_\_\_

Job Title: \_\_\_\_\_

Gross Wages: \$ \_\_\_\_\_/month

2) \_\_\_\_\_

Dates Employed: \_\_\_\_\_ to \_\_\_\_\_

Job Title: \_\_\_\_\_

Gross Wages: \$ \_\_\_\_\_/month

**Other Income**

If currently employed in more than one position:

Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

 Full time  Part-time

Gross Wages: \$ \_\_\_\_\_/month

**Do you receive income from any of the following?** Bonuses: \$ \_\_\_\_\_ month Commissions: \$ \_\_\_\_\_ month Tips: \$ \_\_\_\_\_ Unemployment: \$ \_\_\_\_\_ mo. Continues until \_\_\_\_\_ Alimony: \$ \_\_\_\_\_ mo. Continues until \_\_\_\_\_ Child Support: \$ \_\_\_\_\_ mo. Continues until \_\_\_\_\_ MFIP: \$ \_\_\_\_\_ mo.  Food Stamps \$ \_\_\_\_\_ mo. Social Security: \$ \_\_\_\_\_ mo.  SSI \$ \_\_\_\_\_ mo. Other Income: \$ \_\_\_\_\_ Source \_\_\_\_\_

**LIABILITIES AND DEBTS**

**BUYER**

**CO-BUYER (or other adult in household)**

<p><b>Auto Loan/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>	<p><b>Auto Loan/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>
<p><b>Student Loan/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>	<p><b>Student Loan/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>
<p><b>Credit Card/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>	<p><b>Credit Card/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>
<p><b>Credit Card/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>	<p><b>Credit Card/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>
<p><b>Credit Card/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>	<p><b>Credit Card/Acct. No.</b> _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p> <p>Paid to: _____</p>
<p><b>Child Support:</b> _____</p> <p>Monthly Amount \$ _____</p>	<p><b>Child Support:</b> _____</p> <p>Monthly Amount \$ _____</p>
<p><b>Alimony/Separation Maintenance:</b> _____</p> <p>Monthly Amount \$ _____</p>	<p><b>Alimony/Separation Maintenance:</b> _____</p> <p>Monthly Amount \$ _____</p>
<p><b>Day Care Provider:</b> _____</p> <p>Address: _____</p> <p>Monthly Amount \$ _____</p>	<p><b>Day Care Provider:</b> _____</p> <p>Address: _____</p> <p>Monthly Amount \$ _____</p>
<p>Misc./Account No. _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p>	<p>Misc./Account No. _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p>
<p>Misc./Account No. _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p>	<p>Misc./Account No. _____</p> <p>Monthly Payment \$ _____ Balance \$ _____</p>

**Buyer Total Monthly Liabilities/Debts:**

**Co-Buyer Total Monthly Liabilities/Debts:**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**TOTAL MONTHLY LIABILITIES/DEBTS, ALL BUYERS: \$ \_\_\_\_\_**

<b>ASSETS</b>		
	<b>BUYER</b>	<b>CO-BUYER (or other adult in household)</b>
<b>Name of Bank or Institution #1</b>		
Address		
Account Number & Type ( Checking, Savings)		
Balance		
-----	-----	-----
<b>Name of Bank or Institution #2</b>		
Address		
Account Number & Type ( Checking, Savings)		
Balance		
-----	-----	-----
<b>Stocks &amp; Bonds- Description</b>		
Numbers of Shares		
Estimated Value		
Held Jointly?		
-----	-----	-----
<b>Life Insurance- Face Amount</b>		
Cash Value		
-----	-----	-----
<b>Life Insurance- Face Amount</b>		
Cash Value		
-----	-----	-----
<b>Retirement/Pension Plan</b>		
Vested Interest		
-----	-----	-----
<b>Automobiles- Make, Model, Year</b>		
Value		
-----	-----	-----
<b>Other Assets over \$1,000- Description</b>		
Value		
(i.e. Teal estate, electronics, etc.)		
-----	-----	-----
<b>TOTAL ASSETS</b>	\$	\$

## LEGAL & FINANCIAL HISTORY

Please answer the following questions by circling Y for yes or N for no. Clarify and answers in section below-

	<u>BUYER</u>		<u>CO-BUYER</u>	
Have there been any judgments filed against you?	Y	N	Y	N
Have you declared bankruptcy with in the past 7 years?	Y	N	Y	N
Have you written any NSF checks in the last 6 months?	Y	N	Y	N
Are there any outstanding collections against you?	Y	N	Y	N
Have you had property foreclosed upon or given title or deed in lieu there of in the last 7 years?	Y	N	Y	N
Are you currently delinquent or in default on any state or federal loans, including student loans?	Y	N	Y	N
Are you a co-signer on any other loans ( including student loans)? <i>If yes, please make sure these commitments have been included in the liabilities sections.</i>	Y	N	Y	N
Have you applied for or received credit in any other name?	Y	N	Y	N
Are you now, or ever have been, party to a lawsuit?	Y	N	Y	N

LEGAL & FINANCIAL EXPLANATION(S):

I understand that the above information is for the purpose of determining eligibility for the mortgage loan and will be kept confidential, except as otherwise agreed in writing, I also declare the above information to be complete and correct to the best of my knowledge.

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

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

HWR's NOTES:

## HOMES WITHIN REACH

### Homebuyer Questionnaire

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Telephone: \_\_\_\_\_

**Please answer the following questions in as much detail as possible.**

1) Please list the names and ages of all household members:

2) Name the school, School district, and grades of children that attend school:

3) Please list any connection to the West Hennepin County Suburban area ( or city) you are interested in ( work, family,history):

4) Are you a first-time homebuyer or when did you last own a home?



5) Do you currently have a lease? If so, do you rent month to month or are you maintaining a lease agreement?

6) Do you have a location (city in Suburban West Hennepin County) first choice? Please list choices and explain:

7) Are you interested in a certain number of bedrooms, bathrooms, or single-family home, town-home or condominium?

8) Anything else you could tell us about yourself to assist us in helping you in find a home?

Please return this form via fax or mail to:

**Homes Within Reach**  
**5101 Thimsen Ave, Suite 202**  
**Minnetonka, MN 55345**  
**Tel. 952-401-7071**  
**Fax. 952-224-2857**

**West Hennepin Affordable Housing Land Trust, (WHAHLT)  
 dba Homes Within Reach  
 Request for Disclosure of Credit Bureau File Information**

Applicant			Co-Applicant		
First Name	MI	Last Name	First Name	MI	Last Name
Address/City/State/Zip Code			Address/City/State/Zip Code		
Social Security #			Social Security #		
Date of Birth (MM/DD/YYYY)			Date of Birth (MM/DD/YYYY)		
Home Phone			Home Phone		

I am the person named above and I understand that federal law provides that a person who obtains information from a consumer reporting agency under false pretenses shall be fined not more than \$5,000 or imprisoned not more than one year, or both. I understand that by signing this form, my credit report will be delivered to a location other than my residence. By signing this form, I also authorize disclosure of my credit report to: WHAHLT, 5101 Thimsen Ave., Suite 202, Minnetonka, MN 55345

I understand that this Request for Disclosure will expire one (1) year after I have signed it. I also understand that I can cancel this Request for Disclosure at any time, but this will not affect any information released before I cancelled my consent.

I hereby authorize CBC Innovis to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, Trans Union) and provide a copy of the Report to WHAHLT, for WHAHLT to provide housing services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

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**Both signatures are required if a joint is requested.**

<b>Signature</b>		<b>Signature</b>	
	<b>Date</b>		<b>Date</b>