



Transforming lives through home ownership

## Homes within Reach Application

Please complete the application package.\*

Attach or E-mail copies of:

1. Last **two** years' of complete **U.S. Federal income tax returns**. **ALL pages**.

**Do not** include any state tax returns or W-2's.

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 required additional data by E-mail, fax, or mail:

E-mail: [info@homeswithinreach.org](mailto:info@homeswithinreach.org)

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

**Phone:** 952-401-7071

**Fax:** 952-224-2857

\* There will be a credit report fee. Do not send the fee.  
Once your application is processed we will contact you regarding the fee.

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)  
[www.homeswithinreach.org](http://www.homeswithinreach.org)





## PERSONAL DATA

BUYER	CO-BUYER (or other adult in household)
Social Security Number: _____	Social Security Number: _____
Birth Date: _____ Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Birth Date: _____ Sex: <input type="checkbox"/> M <input type="checkbox"/> F
U.S. Citizenship:	U.S. Citizenship:
<input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> U.S. Citizen
<input type="checkbox"/> Resident Alien	<input type="checkbox"/> Resident Alien
<input type="checkbox"/> Other Resident Status	<input type="checkbox"/> Other Resident Status
If not born in U.S., how long lived in the U.S.A.? _____	If not born in U.S., how long lived in the U.S.A.? _____
<input type="checkbox"/> White Non-Hispanic	<input type="checkbox"/> White Non-Hispanic
<input type="checkbox"/> Hispanic	<input type="checkbox"/> Hispanic
<input type="checkbox"/> White Non-Hispanic	<input type="checkbox"/> White Non-Hispanic
<input type="checkbox"/> Black Non-Hispanic	<input type="checkbox"/> Black Non-Hispanic
<input type="checkbox"/> American Indian/Alaskan Native	<input type="checkbox"/> American Indian/Alaskan Native
<input type="checkbox"/> Asian/Pacific Islander	<input type="checkbox"/> Asian/Pacific Islander
<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Other (specify) _____
Language Spoken:	Language Spoken:
<input type="checkbox"/> English	<input type="checkbox"/> English
<input type="checkbox"/> Spanish	<input type="checkbox"/> Spanish
<input type="checkbox"/> Cambodian	<input type="checkbox"/> Cambodian
<input type="checkbox"/> Laotian	<input type="checkbox"/> Laotian
<input type="checkbox"/> Vietnamese	<input type="checkbox"/> Vietnamese
<input type="checkbox"/> Hmong	<input type="checkbox"/> Hmong
<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Other (specify) _____
Household Information:	Household Information:
Number of adults: _____	Number of adults: _____
Number of working adults: _____	Number of working adults: _____
Number of children: _____	Number of children: _____
Ages of children: _____	Ages of children: _____
Check one of the household types below:	Check one of the household types below:
<input type="checkbox"/> Married couple w/ children	<input type="checkbox"/> Married couple w/ children
<input type="checkbox"/> Separated w/ children	<input type="checkbox"/> Separated w/ children
<input type="checkbox"/> Married w/o children	<input type="checkbox"/> Married w/o children
<input type="checkbox"/> Unmarried couple w/ children	<input type="checkbox"/> Unmarried couple w/ children
<input type="checkbox"/> Unmarried couple w/o children	<input type="checkbox"/> Unmarried couple w/o children
<input type="checkbox"/> Single with children	<input type="checkbox"/> Single with children
<input type="checkbox"/> Single without children	<input type="checkbox"/> Single without children
<input type="checkbox"/> Extended household (more than 2 adults) w/ children	<input type="checkbox"/> Extended household (more than 2 adults) w/ children
<input type="checkbox"/> Extended household (more than 2 adults) w/o children	<input type="checkbox"/> Extended household (more than 2 adults) w/o children
Relationship between borrowers:	Relationship between borrowers:
<input type="checkbox"/> Married couple	<input type="checkbox"/> Married couple
<input type="checkbox"/> Friends	<input type="checkbox"/> Friends
<input type="checkbox"/> Parent/Adult child	<input type="checkbox"/> Parent/Adult child
<input type="checkbox"/> Partners (unmarried)	<input type="checkbox"/> Partners (unmarried)
<input type="checkbox"/> Siblings (brothers/sisters)	<input type="checkbox"/> Siblings (brothers/sisters)
<input type="checkbox"/> Other	<input type="checkbox"/> Other
Years of school completed? _____	Years of school completed? _____
<b>Home Buying Plans</b>	
Thinking of buying? <input type="checkbox"/> within three months <input type="checkbox"/> within a year <input type="checkbox"/> whenever possible	
Do you intend to occupy the home as your primary residence? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you signed a purchase agreement? <input type="checkbox"/> Yes <input type="checkbox"/> No	

## EMPLOYMENT HISTORY

### BUYER

### 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:** \_\_\_\_\_

**City/State:** \_\_\_\_\_

**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

### Other Income

If currently employed in more than one position:

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

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

**City/State:** \_\_\_\_\_

- 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 \_\_\_\_\_.

**Are you currently employed?**     Yes     No

- Full time     Part-time (hours/week \_\_\_\_\_)
- Self-employed     Seasonal work

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

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

**City/State:** \_\_\_\_\_

**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

### Other Income

If currently employed in more than one position:

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

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

**City/State:** \_\_\_\_\_

- 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 \_\_\_\_\_.

<b>LIABILITIES AND DEBTS</b>	
<b><u>BUYER</u></b>	<b><u>CO-BUYER (or other adult in household)</u></b>
<b>Auto Loan</b>	<b>Auto Loan</b>
Monthly Payment \$ _____ Balance \$ _____	Monthly Payment \$ _____ Balance \$ _____
Paid to: _____	Paid to: _____
<b>Student Loan</b>	<b>Student Loan</b>
Monthly Payment \$ _____ Balance \$ _____	Monthly Payment \$ _____ Balance \$ _____
Paid to: _____	Paid to: _____
<b>Credit Card</b>	<b>Credit Card</b>
Monthly Payment \$ _____ Balance \$ _____	Monthly Payment \$ _____ Balance \$ _____
Paid to: _____	Paid to: _____
<b>Credit Card</b>	<b>Credit Card</b>
Monthly Payment \$ _____ Balance \$ _____	Monthly Payment \$ _____ Balance \$ _____
Paid to: _____	Paid to: _____
<b>Credit Card</b>	<b>Credit Card</b>
Monthly Payment \$ _____ Balance \$ _____	Monthly Payment \$ _____ Balance \$ _____
Paid to: _____	Paid to: _____
<b>Child Support Payments</b> <i>(Do not include child support payments received.)</i>	<b>Child Support Payments</b> <i>(Do not include child support payments received.)</i>
<b>Child Support Payout:</b> _____	<b>Child Support Payout:</b> _____
Monthly Amount \$ _____	Monthly Amount \$ _____
<b>Alimony/Separation Maintenance:</b> _____	<b>Alimony/Separation Maintenance:</b> _____
Monthly Amount \$ _____	Monthly Amount \$ _____
<b>Day Care Provider:</b> _____	<b>Day Care Provider:</b> _____
Address: _____	Address: _____
Monthly Amount \$ _____	Monthly Amount \$ _____
<b>Miscellaneous</b>	<b>Miscellaneous</b>
Monthly Payment \$ _____ Balance \$ _____	Monthly Payment \$ _____ Balance \$ _____
<b>Miscellaneous</b>	<b>Miscellaneous</b>
Monthly Payment \$ _____ Balance \$ _____	Monthly Payment \$ _____ Balance \$ _____
<b>Buyer Total Monthly Liabilities/Debts:</b>	<b>Co-Buyer Total Monthly Liabilities/Debts:</b>
\$ _____	\$ _____
<b>TOTAL MONTHLY LIABILITIES/DEBTS, ALL BUYERS:</b>	\$ _____

<b>ASSETS</b>		
	<b>BUYER</b>	<b>CO-BUYER (or other adult in household)</b>
<b>Name of Bank or Institution #1</b>		
Type of Account	<input type="checkbox"/> Checking <input type="checkbox"/> Savings	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Balance	\$	\$
-----	-----	-----
<b>Name of Bank or Institution #2</b>		
Type of Account	<input type="checkbox"/> Checking <input type="checkbox"/> Savings	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Balance	\$	\$
-----	-----	-----
<b>Stocks &amp; Bonds- Description</b>		
Numbers of Shares		
Estimated Value	\$	\$
Held Jointly?		
-----	-----	-----
<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>(i.e. Real estate, electronics, etc.)</i>		
-----	-----	-----
<b>TOTAL ASSETS</b>	\$	\$

## LEGAL & FINANCIAL HISTORY

Please answer the following questions by checking 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?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you declared bankruptcy with in the past 7 years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you written any NSF checks in the last 6 months?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Are there any outstanding collections against you?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you had property foreclosed upon or given title or deed in lieu there of in the last 7 years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Are you currently delinquent or in default on any state or federal loans, including student loans?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> 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>	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you applied for or received credit in any other name?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Are you now, or ever have been, party to a lawsuit?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> 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:





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 E-mail, fax, or mail to:



**Homes Within Reach**  
5101 Thimsen Ave, Suite 202  
Minnetonka, MN 55345  
Tel: 952-401-7071  
Fax.:952-224-2857  
E-mail: [info@homeswithinreach.org](mailto:info@homeswithinreach.org)

**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>	