



## AMERICAN DREAM DOWNPAYMENT INITIATIVE LOAN APPLICATION

Please Print

Name: _____	Social Security #: _____
Spouse/Co-Applicant: _____	Social Security #: _____
Mailing Address: _____	
Home Phone: _____	Work Phone: _____ Fax: _____
Loan Amount Requested: \$ _____	Proposed Use of Funds ___Downpayment ___ Closing Costs
Date Funds Are Needed: _____	

**1. HOUSEHOLD INFORMATION:**

First Name	Last Name	Birth Date	Relationship To Applicant	Ethnicity	Social Security #	Disabled
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

**TOTAL NUMBER OF PERSONS IN HOUSEHOLD** \_\_\_\_\_

**2. HOUSEHOLD INCOME:**

Household Member	Source	Gross Monthly Income
		\$
		\$
		\$
<b>TOTAL GROSS MONTHLY INCOME</b>		\$

**3. ASSETS:** Please list all of your accounts and those to which you are a signatory. For the purpose of this application, assets are not household furniture, jewelry or other personal property.

	Institution	Account No.	Balance/Market Value
Checking			\$
Savings			\$
Certificate of Deposit			\$
Stocks/Bonds			\$
Trust Funds			\$
Accounts Notes Receivable			\$
Other Real Estate			\$
Tax Deferred Savings (IRA, Keogh, etc.)			\$
<b>TOTAL ASSETS</b>			\$

**4. MONTHLY DEBTS:**

	Creditor's Name	Loan/Account No.	Unpaid Balance	Months Left to Pay	Monthly Payment
Auto Loan 1			\$		\$
Auto Loan 2			\$		\$
Charge Accounts			\$		\$
			\$		\$
			\$		\$
			\$		\$
Unsecured Loans			\$		\$
			\$		\$
<b>TOTAL MONTHLY PAYMENTS</b>					\$

PLEASE SHOW ANY OTHER NAME UNDER WHICH YOU HAVE OBTAINED CREDIT:

**5. ETHNICITY INFORMATION:**

Racial Categories	# Hispanic/Latino	# Non-Hispanic/Latino	Total Number of Race Respondents
White			
Black or African American			
Asian			
American Indian or Alaska Native			
Native Hawaiian or Other Pacific Islander			
American Indian or Alaska Native or White			
Asian and White			
Black or African American and White			
American Indian or Alaska Native and Black or African American			
*Other Multiple Race Combinations Greater than One Percent			
Individuals Reporting More than One Race			
<b>TOTAL:</b>			

  

Disabled Residents:	Female Headed Households:
Total Low Income Beneficiaries (50% to 80% of median income):	
Total Very Low Income Beneficiaries (less than 50% of median income):	
Total Extremely Low Income Beneficiaries (less than 30% of median income):	

**6. AGREEMENT:**

By signing below, you authorize the City of Santa Rosa to verify your statements with any source, obtain credit and employment history, and exchange information with others about your credit and account experience for the purposes of securing this loan. To process this application, the City may require a credit report, an appraisal, and certain property inspections, including a pest control inspection if warranted. You also acknowledge receipt of the Lead Based Paint Notice "Protect Your Family From Lead in Your Home" and understand that if approved, the American Dream Downpayment Initiative Loan will be secured by a Deed of Trust.

You certify that all information you have provided with this application is true and complete and understand that it is a federal crime punishable by fine, imprisonment or both to knowingly make any false statements concerning any of the above facts. Should it later be discovered that false statements were knowingly made to secure an American Dream Downpayment Initiative Loan, the City may call your loan to become immediately due and payable.

Signature of Borrower \_\_\_\_\_ Date \_\_\_\_\_

Signature of Co-Borrower \_\_\_\_\_ Date \_\_\_\_\_

**7. ATTACHMENTS:**

Please attach the following items to the loan application:

- A. Three months of pay stubs for each borrower
- B. Copy of pre-approval letter and accepted application from primary lender
- C. Copies of past three months bank statements
- D. Copies of tax returns for preceding two years for each borrower

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