



# Loan Application

Date of Application:

Which loans are you applying for?  SmartMove  Live Where You Work (Connecticut purchasers only)

## APPLICANT:

First Name\*:  Middle Name:  Last Name\*:

Date of Birth\*:  (MM/DD/YYYY) Social Security #\*:  e.g. XXX-XX-XXXX  Male  Female

Current Address\*:  City\*:  State\*:  Zip\*:

Current Housing\*:  Rental  Public/Subsidized Housing  Section 8  Other  
(Select one) Current Monthly Rent\*: \$  Years at Present Address\*:

Home Phone\*:  ex. (203) 555-5555 WorkPhone\*:  ex. (203) 555-5555

Cell Phone\*:  ex. (203) 555-5555 Email Address\*:

### IMPORTANT:

Commitment Letters, Good Faith Estimates, and Truth In Lending forms will be sent via email unless requested otherwise

Marital Status\*:  Single  Married  Divorced  Legally Separated  
Education\*:  High School/GED  College  Grad Degree  None  Some High School  Some College  Vocational  Primary

Are you an active member of the US Military?\*:  Yes  No

## CO-APPLICANT:

First Name\*:  Middle Name:  Last Name\*:

Date of Birth\*:  (MM/DD/YYYY) Social Security #\*:  e.g. XXX-XX-XXXX  Male  Female

Current Address\*:  City\*:  State\*:  Zip\*:

Current Housing\*:  Rental  Public/Subsidized Housing  Section 8  Other  
(Select one) Current Monthly Rent\*: \$  Years at Present Address\*:

Home Phone\*:  ex. (203) 555-5555 WorkPhone\*:  ex. (203) 555-5555

Cell Phone\*:  ex. (203) 555-5555 Email Address\*:

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Marital Status\*:  Single  Married  Divorced  Legally Separated  
Education\*:  High School/GED  College  Grad Degree  None  Some High School  Some College  Vocational  Primary

Are you an active member of the US Military?\*:  Yes  No



# HOUSEHOLD MEMBERS

List **everyone** in the household who will be living in the new home (**including applicant and co-applicant**). **Please list all adults first**, with the applicant as #1 and co-applicant as #2, then children under 18.

First Name	Last Name	Gender	Relationship to Applicant(s)	Age	Annual Income	
1) _____	_____	<input type="radio"/> Male <input type="radio"/> Female	<b>Applicant (Self)</b>	_____	\$ _____	<input type="checkbox"/> Veteran? <input type="checkbox"/> Disabled?
2) _____	_____	<input type="radio"/> Male <input type="radio"/> Female	_____	_____	\$ _____	<input type="checkbox"/> Veteran? <input type="checkbox"/> Disabled?
3) _____	_____	<input type="radio"/> Male <input type="radio"/> Female	_____	_____	\$ _____	<input type="checkbox"/> Veteran? <input type="checkbox"/> Disabled?
4) _____	_____	<input type="radio"/> Male <input type="radio"/> Female	_____	_____	\$ _____	<input type="checkbox"/> Veteran? <input type="checkbox"/> Disabled?
5) _____	_____	<input type="radio"/> Male <input type="radio"/> Female	_____	_____	\$ _____	<input type="checkbox"/> Veteran? <input type="checkbox"/> Disabled?
6) _____	_____	<input type="radio"/> Male <input type="radio"/> Female	_____	_____	\$ _____	<input type="checkbox"/> Veteran? <input type="checkbox"/> Disabled?

Total number of people who will be living in the property:  Number of children under 18:

Household type:  Married with children  Female-headed single parent  Single adult  Other  
 Married without children  Male-headed single parent  Two or more unrelated adults

## RACE/ETHNICITY

**APPLICANT**

I do not wish to furnish this information.

Ethnicity  Hispanic  
 Not Hispanic  
 Chose not to answer

Single Race  American Indian/Alaska Native  
 Asian  
 Black or African American  
 White Hawaiian or other Pacific Islander  
 White

Multi-Race  American Indian/Alaska Native **and** White  
 Asian **and** White  
 Black or African American **and** White  
 American Indian/Alaska Native **and** Black or African American  
 Other Multiple Race  
 Chose not to answer

**CO-APPLICANT**

I do not wish to furnish this information.

Ethnicity  Hispanic  
 Not Hispanic  
 Chose not to answer

Single Race  American Indian/Alaska Native  
 Asian  
 Black or African American  
 White Hawaiian or other Pacific Islander  
 White

Multi-Race  American Indian/Alaska Native **and** White  
 Asian **and** White  
 Black or African American **and** White  
 American Indian/Alaska Native **and** Black or African American  
 Other Multiple Race  
 Chose not to answer



# PURCHASE INFORMATION

How did you hear about Smart Move?\*: (Check all that apply)

- Bank/Lender
- Realtor
- Gov't Agency
- Website/Internet
- Ad/Flyer
- Word of Mouth
- Other: \_\_\_\_\_

## ADDRESS OF PROPERTY BEING ACQUIRED

Street Address:  City:  State:  Zip:

Type of Property:  Single-Family  Multifamily  Condo  Other: \_\_\_\_\_ Number of Bedrooms:

Purchase Price \$  This Property is a:  Short-Sale  Foreclosure  Sale by Owner  Other: \_\_\_\_\_

## LENDER

Name of Participating Lender:

Street Address:  City:  State:  Zip:

Name of Loan Officer:

Phone Number:  ex. (203) 555-5555 Email Address\*:

## ATTORNEY

Name of Attorney

Street Address:  City:  State:  Zip:

Email Address\*:

Phone Number:  ex. (203) 555-5555

Fax Number:  ex. (203) 555-5555

## FINANCING

SmartMove Loan Amount Requested: \$

Amount of Own Funds You are Putting Down: \$

Amount of Bank Loan: \$

Estimated Closing Costs: \$

Source of Downpayment:  Savings  Checking  Gift  Other: \_\_\_\_\_

Interest Rate  Term



**EMPLOYMENT INFORMATION**

**APPLICANT:**

Name of Employer 1:  Phone Number:  *ex. (203) 555-5555*

Street Address:  City:  State:  Zip:

Length of Employment:  Position

Yearly Salary \$

**SECOND JOB (if any)**

Name of Employer 1:  Phone Number:  *ex. (203) 555-5555*

Street Address:  City:  State:  Zip:

Length of Employment:  Position

Yearly Salary \$

**CO-APPLICANT:**

Name of Employer 1:  Phone Number:  *ex. (203) 555-5555*

Street Address:  City:  State:  Zip:

Length of Employment:  Position

Yearly Salary \$

**SECOND JOB (if any)**

Name of Employer 1:  Phone Number:  *ex. (203) 555-5555*

Street Address:  City:  State:  Zip:

Length of Employment:  Position

Yearly Salary \$

**OTHER SOURCES OF INCOME:** Do you have any additional sources of income, such as overtime pay, pay from part-time jobs, Social Security, pension, court-ordered child support, etc.? If so, please state the source and amount below:

SOURCE	AMOUNT





# DECLARATIONS

### APPLICANT:

### CO-APPLICANT:

Are there any legal judgements against you?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you been declared bankrupt within the last 7 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are you a party to a lawsuit?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are you obligated to pay alimony, child support or separate maintenance?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Is any part of the down payment borrowed?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are you a co-maker or endorser on a note?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are you a U. S. citizen?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are you a permanent resident alien?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Do you intend to occupy the property as your primary residence?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If yes, have you had an ownership interest in a property in the last 3 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

**THE PROPERTY YOU ARE INTENDING TO PURCHASE MUST BE YOUR PRIMARY RESIDENCE**

#### CERTIFICATION AND SIGNATURE

The undersigned specifically acknowledge(s) and agree(s) that: (1) the Housing Development Fund, Homeownership Assistance Loan requested by this application will be secured by a subordinate mortgage on the property being acquired; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are for the purpose of obtaining the loan 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 Housing Development Fund, Inc., its agents, successors and/or assigns, either directly or through a credit reporting agency, any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; and (6) the Housing Development Fund, Inc., its agents, successors and/or assigns will rely on the information contained in the 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 we have represented herein should change prior to closing.

**I/We hereby certify** that all the above information and statements are true and complete, and hereby authorize verification of all information, references and credit records. I/We acknowledge that false information herein constitutes grounds for rejection of this application, termination of rights of occupancy, and/or forfeiture of deposits, and may constitute a criminal offense under the laws of this State. I/We understand that the information given must be verified in order for the application to be processed.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Signature of Co-applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date



# HDF CREDIT RELEASE FORM

If HDF will be pulling credit report, please **TYPE in fields and PRINT out**. Otherwise, print application and handwrite clearly.

There is a Credit Report fee of \$22.61 per individual (joint report is \$43.97)  
Check or money order ONLY (no cash). Please make checks payable to "Housing Development Fund".  
Or use our PayPal link to make an electronic payment:  
Individual report: \$23.59 (including a non-refundable \$0.98 PayPal service fee)  
[https://www.paypal.com/cgi-bin/webscr?cmd=\\_s-xclick&hosted\\_button\\_id=V6K3D9SY5EVUC](https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=V6K3D9SY5EVUC)  
Joint report: \$45.59 (including a non-refundable \$1.62 PayPal service fee)  
[https://www.paypal.com/cgi-bin/webscr?cmd=\\_s-xclick&hosted\\_button\\_id=MTSD8G5TH8Z2N](https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=MTSD8G5TH8Z2N)

I/We authorize representatives of the Housing Development Fund to order my credit report.

By signing below, I/we authorize the Housing Development Fund to run a credit check when necessary, and to release all information to interested parties upon their request.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-applicant or Co-purchaser

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name of Applicant

\_\_\_\_\_  
Print Name of Co-applicant or Co-purchaser

\_\_\_\_\_  
Social Security Number of Applicant  
(e.g. XXX-XX-XXXX)

\_\_\_\_\_  
Social Security Number of Co-Applicant  
(e.g. XXX-XX-XXXX)

Current Address:

City:

State:

Zip:

Previous Address:

City:

State:

Zip:

Fee Received: Amount \$

## AUTHORIZATION FOR INFORMATION SHARING

I/We authorize our first mortgage lender and/or attorney to provide a hard or electronic copy of the Sales Contract, Application (1003), Transmittal Summary (1008), Loan Estimate, Appraisal, Commitment Letter, and other documentation required in connection with the processing of my loan either prior to or post-closing on the purchased home.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-applicant or Co-purchaser

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name of Applicant

\_\_\_\_\_  
Print Name of Co-applicant or Co-purchaser