



Portland
Housing
Bureau

Neighborhood Housing Program Home Repair Loan [] Lead Grant Application [] (check one or both)

I. PROPERTY INFORMATION					
Subject Property Address (street/city/state/zip)					Year Built:
Title to the Subject Property is held in the name(s) of:				Years owned:	Number of Bedrooms:
II. PROPERTY INSURANCE INFORMATION					
Homeowner's Insurance Company:		Agent:		Phone:	Fax:
Applicant	III. OWNER/APPLICANT INFORMATION				Co-Applicant
Applicant Name (include Jr. or Sr. if applicable)			Co-Applicant Name (include Jr. or Sr. if applicable)		
Home Phone:	Cell Phone:		Home Phone:	Cell Phone:	
Email:			Email:		
Social Security #	Birth date:	Yrs of School	Social Security #	Birth date:	Yrs of School
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (single/divorced widowed)	Dependents (not including Co-Applicant) no. ages Overall Household Size _____	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (single/divorced widowed)	Dependents (not including Co-Applicant) no. ages
Applicant	IV. EMPLOYMENT INFORMATION				Co-Applicant
Name and Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name and Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. in this profession			Yrs. in this profession
Type of Business/Position	Business Phone (incl. area code)		Type of Business/Position	Business Phone (incl. area code)	
If employed in current position for less than two years, or employed in more than one position, complete the following:					
Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly income			Monthly income
Type of Business/Position	Business Phone (incl. area code)		Type of Business/Position	Business Phone (incl. area code)	
For Internal Use Only					
Date Application Mailed: _____			Loan No.: _____		
Date Application Received: _____		O/P: _____	CS: _____	Appt Date/Time: _____	
MFI Income:\$ _____		Total # in Household _____	Applicant % of MFI _____		

V. HOUSEHOLD INFORMATION

List household members:				
1.	Name:	Age:	Relationship:	Monthly Income:
2.	Name:	Age:	Relationship:	Monthly Income:
3.	Name:	Age:	Relationship:	Monthly Income:
4.	Name:	Age:	Relationship:	Monthly Income:
5.	Name:	Age:	Relationship:	Monthly Income:
6.	Name:	Age:	Relationship:	Monthly Income:
7.	Name:	Age:	Relationship:	Monthly Income:

VI. MONTHLY INCOME AND COMBINED HOUSING EXPENSES INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Monthly Housing Expense (required for Home Repair only)	Total
Base Employment Income:	\$	\$	\$	First Mortgage (P&I):	\$
Overtime:	\$	\$	\$	Other Financing (P&I):	\$
Bonuses:	\$	\$	\$	Hazard Insurance:	\$
Commission:	\$	\$	\$	Real Estate Taxes:	\$
Dividends/Interest:	\$	\$	\$	Mortgage Insurance:	\$
Net Rental Income:	\$	\$	\$	Homeowners Assoc. Dues:	\$
Other: (describe other income below)	\$	\$	\$	Other:	\$
				Other:	\$
Total	\$	\$	\$	Total	\$

Describe Other Income: Including child support, alimony, separate maintenance, unemployment, Social Security, disability and pensions.

Income Earner	Description of Income	Monthly Amount
		\$
		\$

VII. ASSET INFORMATION

Checking/Savings:	Balance \$	Institution:
Money Market/CD:	Value \$	Institution:
IRA:	Value \$	Institution:
Stocks:	Value \$	Company:
Other:	Value \$	Describe:
Automobiles:	Value \$	Make/Year:
Other Assets:	Value \$	Describe:
Subject Property	Value \$	
Other Real Estate	Value \$	Address:

VIII. LIABILITIES (Required for Home Repair Loan only)		
First Mortgage:	Balance:	Payment (PITI):
Second Mortgage:	Balance:	Payment:
Car Loan:	Balance:	Payment:
Credit Card:	Balance:	Payment:
Credit Card:	Balance:	Payment:
Credit Card:	Balance:	Payment:
Credit Card:	Balance:	Payment:
Student Loans:	Balance:	Payment:
Other Debts:	Balance:	Payment:

IX. DECLARATIONS		
If you answer "yes" to any of the following questions, please use another sheet for explanation.	Borrower	Co-Borrower
1. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you a party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. 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"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Have you had an ownership in property in the last three years? (If yes, see 'a' and 'b')	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. What type of property did you own: principle residence (PR), second home (SH), or investment property (IP)?		
b. How did you hold title to the home: solely by yourself (S), jointly with your spouse (SP), or jointly with another person (J)?		

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)	
BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Check all that apply Race: <input type="checkbox"/> African <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Middle Eastern <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Slavic <input type="checkbox"/> White	Check all that apply Race: <input type="checkbox"/> African <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Middle Eastern <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Slavic <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

Certification: I/we certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that my 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 PHB, its agents, successors and assigns, insurers and any other person who may suffer any loss due to the reliance upon any misrepresentation which I/we have made on this application. I further certify that the property I've made application for qualifies as an eligible property as outlined on the first page of application.

Applicant _____

Date _____

Co-Applicant _____

Date _____

Please check the sentence which best applies to you:

- Yes, there are children under the age of 6 currently residing in my household**
- Yes, there are children under the age of 6 who regularly visit my home (at least 60 hours per year)**

Signature: _____ **Date:** _____

Please attach copies of the following documents if applicable:

For Home Repair application:

- Current 30 days "pay stubs" from all income sources and W-2 forms for past two years. Verification of all other forms of income such as Social Security, pension, disability, etc.
- Divorce Decree and/or verification of receipt of child or spousal support
- If self-employed, copy of past two years' complete **signed** Federal tax returns, including all schedules, and current income/expense statement
- Current mortgage statement(s)
- Copy of Note and Trust Deed if purchasing on a private contract. Name, address and phone number for person(s) holding the private contract.
- Copy of **complete** Bankruptcy papers including:
 - Copies of all papers for initial filing and all amendments
 - Discharge Letter
 - Your written explanation as to the cause of the bankruptcy
- Current bank statements for all accounts
- Current homeowner's insurance binder showing coverage and premium
- Original Borrower's Blanket Signature Authorization form
- Lead Hazard Acknowledgement form

For Lead Grant Application:

- Current 30 days "pay stubs" from all income sources and W-2 forms for past two years. Verification of all other forms of income such as Social Security, pension, disability, etc.
- If self-employed, copy of past two years' complete **signed** Federal tax returns, including all schedules, and current income/expense statement
- Copy of Note and Trust Deed if purchasing on a private contract. Name, address and phone number for person(s) holding the private contract.
- Current bank statements for all accounts
- Current homeowner's insurance binder showing coverage and premium
- Original Borrower's Blanket Signature Authorization form
- Lead Hazard Acknowledgement form
- Resident Questionnaire
- Blood Lead Results Form

Preferred method of contact: Phone: home or cell _____

Email: _____ Text: _____

