



List any ownership interest in real estate (\_\_\_ vacant land \_\_\_ residential \_\_\_ commercial):

Location: \_\_\_\_\_

We wish to apply for \_\_\_\_\_  
(unit address)

**TOTAL GROSS HOUSEHOLD ANNUAL INCOME:** \$ \_\_\_\_\_

Please submit your most recent tax return, W2's and 2 most recent pay stubs for verification purposes. **If you own a business or have any ownership interest in a business, please submit 2 years business & personal tax returns, a copy of your business license, as well as a current profit & loss statement.**

**CERTIFICATION**

I/We affirm that the information provided in this application is true, complete and accurate. I/We understand that any inaccuracy may disqualify me/us from eligibility.

- I/We have read the Master Deed-restriction. I/We understand the implications of each, and am willing to abide by them.
- I/We have not read the Master Deed-restriction but acknowledge that it is my/our responsibility to read the deed restriction, understand the implications and be willing to abide by them.
- I/We agree to complete an 'affidavit of employment' EACH YEAR we own this property. This affidavit will come from the SCHA every year, and I agree to complete and return it to SCHA on a yearly basis. (This is known as the 'Deed Monitoring' process.)

The information in this application is an accurate reflection of my/our financial status. I/We realize that securing a loan commitment will require additional review by my lender and past financial records will be scrutinized. I/We realize that I/We lose my/our earnest money if I/We have made faulty statements in the pre-qualification process and cannot secure a permanent loan commitment or otherwise do not proceed to closing after signing a contract.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_ by

\_\_\_\_\_ and \_\_\_\_\_.

PRINT OR TYPE NAMES

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

**\*\*\* NEEDED ITEMS \*\*\***

Failure to include any of the following documents will result in the delay of processing your application

- 1.) **Conditional Buyer Approval, completed by your 1<sup>st</sup> Mortgage Lender (attached)**
- 2.) **Copy of your current FEDERAL tax return**
- 3.) **Most current W-2's**
- 4.) **2 current pay stubs.** Note: **If you own a business or have any ownership interest in a business, please submit 2 years business & personal tax returns, a copy of your business license, as well as a current profit & loss statement**
- 5.) **Copy of your executed real estate contract, once you are under contract.**

**CONDITIONAL BUYER APPROVAL  
FOR SUMMIT COUNTY COLORADO  
DEED RESTRICTED PROPERTIES**

(to be completed by 1<sup>st</sup> Mortgage Lender ONLY)

1<sup>st</sup> Mortgage Lender: \_\_\_\_\_

Applicant(s): \_\_\_\_\_

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

Today's Date: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ (not to exceed 90 days from Today's Date)

Please check that all items below are complete, as all need to be done to receive the applicant's Approval to Purchase from SCHA. **The above named lender has reviewed all required documentation from the above referenced applicant(s) including:**

\_\_\_\_\_ **Income:** verified current paystubs, W-2's, and 1040's

\_\_\_\_\_ **Credit ratios:** within acceptable range, as of date listed above

\_\_\_\_\_ **Credit:** pulled and verified credit report data

\_\_\_\_\_ **Assets:** verified required bank statements to show enough funds available to close on this property

\_\_\_\_\_ **Occupancy:** verified applicant is eligible to purchase a primary residence

It is the educated opinion of the above named 1<sup>st</sup> Mortgage Lender that the above named Applicant(s) will qualify for a 1<sup>st</sup> mortgage in the amount of \$\_\_\_\_\_

**\*\* The SCHA acknowledges that this is not a FORMAL loan approval nor commitment to lend. \*\***

Signed & Acknowledged,

Lender Printed Name: \_\_\_\_\_

Lender Physical Address: \_\_\_\_\_

Phone # \_\_\_\_\_

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

NMLSR ID # \_\_\_\_\_