



**APPLICATION FOR HOUSING**

**Household Employment/Income Information (Continued):**

Household Member Name: \_\_\_\_\_  
Employer Name: \_\_\_\_\_ HR Contact: \_\_\_\_\_  
Employer Address: \_\_\_\_\_ HR Phone: \_\_\_\_\_  
Employer Phone: \_\_\_\_\_  
Hourly/Monthly/Yearly Income (Circle One): \_\_\_\_\_ # Hrs/Week: \_\_\_\_\_  
Hire Date: \_\_\_\_\_ Job Title: \_\_\_\_\_ # Yrs at Job \_\_\_\_\_

*If any household members have been at a job for less than one year, we will also need an offer letter from the employer verifying the hire date, salary/rate of pay, and expected hours worked.*

**TOTAL GROSS HOUSEHOLD ANNUAL INCOME:** \_\_\_\_\_  
(From all sources – for W-2 employees, this is usually the amount in Box 5)

**Loan Information:**

Please confirm the following:

- I have attached my lender pre-qualification letter.
- Will there be a co-signer on your loan? Y  / N
- Will the co-signer be on the deed or title? Y  / N  / N/A
- Will the co-signer be on the mortgage? Y  / N  / N/A
- Will there be any one else on the deed or title? Y  / N

Name(s) of everyone who will be on the deed or title *and their relation to the applicant(s)*:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are you interested in the SCHA's Down Payment Assistance Programs? Y  / N

**Additional Information:**

What is your current living situation?

- Renting
- Own
- Staying with family or friends
- Other (please list): \_\_\_\_\_

List any ownership interest in real estate:  Vacant land     Residential     Commercial

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

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**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 restrictive covenant and any related documents. I/We understand the implications of these documents, and am willing to abide by them, *or*

I/We have not read the restrictive covenant and any related documents, but acknowledge that it is my/our responsibility to read them, understand their 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 SCHHA every year, and I agree to complete and return it to the SCHHA 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/or cannot secure a permanent loan commitment or otherwise do not proceed to closing after signing a contract.

**Affirmation:**

I/We, the undersigned, hereby declare, under penalty of perjury, that the information provided in this application for housing is true and correct.

_____ Primary Buyer/Applicant Signature	_____ Printed Name	_____ Date
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_____ Email Address	_____ Phone
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_____ Secondary Buyer/Applicant Signature	_____ Printed Name	_____ Date
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_____ Email Address	_____ Phone
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**\*\*\* ITEMS NEEDED TO PROCESS YOUR HOUSING APPLICATION \*\*\***

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

1. Conditional buyer approval letter, completed by your first mortgage lender (attached)
2. Copy of your most recent **FEDERAL** tax return
3. Copy of your most recent Form W-2(s)
4. Copy of your two most recent pay stubs. *Note: If you own a business or have any ownership interest in a business, please submit 2 years' business & personal tax returns and a copy of your business license.*
5. Copy of your executed real estate contract, once you are under contract.

**APPLICATION FOR HOUSING**

**CONDITIONAL BUYER APPROVAL FOR SUMMIT COUNTY COLORADO PROPERTIES WITH  
RESTRICTIVE COVENANTS**

*(To be completed by first mortgage lender ONLY)*

Lender Name: \_\_\_\_\_  
Applicant(s) Name(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 the SCHHA. The above named lender has reviewed all required documentation from the above referenced applicant(s) including:

- Income: Verified current paystubs, W-2s, and 1040s
- Credit Ratios: Within acceptable range, as of date listed above
- Credit: Pulled and verified credit report data
- Assets: Verified required bank statements to show adequate 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 first mortgage lender that the above named applicant(s) will qualify for a first mortgage in the amount of:

\_\_\_\_\_

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

Signed & Acknowledged:

Lender Printed Name: \_\_\_\_\_  
Lender Physical Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email Address: \_\_\_\_\_  
NMLSR ID #: \_\_\_\_\_