

**APPLICATION FOR**  
**The HOMEOWNERSHIP OPPORTUNITY PROGRAM (HOP)**  
*provided by the*  
**FILLMORE COUNTY DEVELOPMENT CORPORATION (FCDC)**

**SECTION ONE: APPLICANT DATA**

Name of Applicant: \_\_\_\_\_ SS# \_\_\_\_\_

Spouse: \_\_\_\_\_ SS# \_\_\_\_\_

Applicant Birthday: \_\_\_\_\_ Spouse Birthday: \_\_\_\_\_

Current Address: \_\_\_\_\_

Phone: \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Years \_\_\_\_\_ Months

Previous address if less than 2 years at the above address:  
 \_\_\_\_\_  
 \_\_\_\_\_

Others living with you at this address:

<u>Name:</u>	<u>Age:</u>	<u>Relationship</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**SECTION TWO: EMPLOYMENT DATA**

*Please Note: This information will be verified with employer.*

Please include information on each member of household over 18:

<u>Employer Name/Address:</u>	<u>Position:</u>	<u>Years on Job:</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

If employed in current position for less than two years, please furnish information about previous:

<u>Employer Name/Address:</u>	<u>Position:</u>	<u>Years on Job:</u>
_____	_____	_____
_____	_____	_____

**SECTION THREE: APPLICANT INCOME DATA**

*Please Note: This information will be verified and the lending institution of your choice will obtain a credit report on each working member of the household. The FCDC may also obtain a credit report.*

Include all **Gross income** from all sources; sources may include wages, child support, alimony, social security, etc.

	<u>Source(s)</u>	<u>Monthly Income</u>	<u>Annual Income</u>
Applicant Income:	_____	\$ _____	\$ _____
	_____	_____	_____
Spouse Income:	_____	_____	_____
(Co-applicant)	_____	_____	_____
Other Sources:	_____	_____	_____
	_____	_____	_____
*****			
	TOTAL HOUSEHOLD INCOME.....	\$ _____	\$ _____

**ASSETS:**

**Liquid Assets – Bank, Savings & Loan (S&L) & Credit Union**

Name of Bank, S&L or Credit Union: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_ Current Balance: \$ \_\_\_\_\_

Name of Bank, S&L or Credit Union: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_ Current Balance: \$ \_\_\_\_\_

Name of Bank, S&L or Credit Union: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_ Current Balance: \$ \_\_\_\_\_

**Liquid Assets - Stocks & Bonds**

Company Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_ Value: \$ \_\_\_\_\_

Company Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_ Value: \$ \_\_\_\_\_

**Liquid Assets – Life Insurance**

Company Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_ Net Cash Value: \_\_\_\_\_  
 Face Value: \$ \_\_\_\_\_

**Assets – Real Estate Owned**

Address: \_\_\_\_\_  
 \_\_\_\_\_ Market Value: \$ \_\_\_\_\_

**Assets – Retirement Fund**

Vested Interest in Retirement Fund: \_\_\_\_\_ \$ \_\_\_\_\_

**Assets – Automobiles**

Auto #1 Make/Model: \_\_\_\_\_  
 Auto #2 Make/Model: \_\_\_\_\_

Year: \_\_\_\_\_  
 Year: \_\_\_\_\_

Value: \$ \_\_\_\_\_  
 Value: \$ \_\_\_\_\_

**Check  INCOME LIMITS for the HOP in FILLMORE County and Communities (your family size):**

- |                           |                           |
|---------------------------|---------------------------|
| _____ 1 PERSON: \$30,450  | _____ 5 PERSONS: \$47,000 |
| _____ 2 PERSONS: \$34,800 | _____ 6 PERSONS: \$50,500 |
| _____ 3 PERSONS: \$39,150 | _____ 7 PERSONS: \$53,950 |
| _____ 4 PERSONS: \$43,500 | _____ 8 PERSONS: \$57,450 |

Does your Gross Annual Household Income fall **below** these limits for your family size?

Yes \_\_\_\_\_ No \_\_\_\_\_

**SECTION FOUR: APPLICANT DEBT DATA**

Please include and provide details for rent, utilities, child support paid, alimony paid, charge accounts - any amount that is paid out monthly.

<u>Creditor:</u>	<u>Monthly Payment:</u>	<u>Unpaid Balance:</u>
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

**SECTION FIVE: MISCELLANEOUS DATA**

Please answer the following questions by checking Yes or No as appropriate.

- |     |                                                                                |           |                        |
|-----|--------------------------------------------------------------------------------|-----------|------------------------|
| 1.  | Have you owned residential real estate within the past three years?            | _____ Yes | _____ No               |
| 2.  | Are you willing to attend a class on Homeownership?                            | _____ Yes | _____ No               |
| 3.  | Can you furnish a letter of recommendation from your landlord?                 | _____ Yes | _____ No               |
| 4.  | Do you presently budget your expenses?                                         | _____ Yes | _____ No               |
| 5.  | Are there any outstanding judgments against any member of your household?      | _____ Yes | _____ No               |
| 6.  | Has a member of your household been declared bankrupt within the past 7 years? | _____ Yes | _____ No               |
| 7.  | Are any members of your household currently party to a lawsuit?                | _____ Yes | _____ No               |
| 8.  | Are you currently delinquent or in default on any loan of any kind?            | _____ Yes | _____ No               |
| 9.  | Are you obligated to pay alimony, child support, or maintenance?               | _____ Yes | _____ No               |
| 10. | Are you a co-maker or endorser on any note?                                    | _____ Yes | _____ No               |
| 11. | Are you a United States citizen?                                               | _____ Yes | _____ No               |
| 12. | In which area(s) are you interested? - please circle town(s):                  |           |                        |
|     | *Exeter                                                                        | *Fairmont | *Geneva                |
|     | *Milligan                                                                      | *Ohiowa   | *Shickley              |
|     |                                                                                | *Strang   | *Rural Fillmore County |

13. Address/Location of proposed property for purchase:  
 \_\_\_\_\_  
 \_\_\_\_\_
14. Do you have a proposed Purchase Agreement for the identified property? \_\_\_\_Yes \_\_\_\_No  
 a. If yes, purchase price.. \$ \_\_\_\_\_
15. Do you anticipate changes in the income of any household member during the upcoming 12 months? \_\_\_\_Yes \_\_\_\_No  
 Please explain any anticipated change: \_\_\_\_\_  
 \_\_\_\_\_

**SECTION SIX: APPLICANT CERTIFICATION**






If preliminary approval is obtained for eligibility for the Homeownership Opportunity Program, please be advised that a residential loan application will need to be made and subsequently approved by a mortgage lender for long-term financing of the new home.

***\*\*Please Note: This program requires a minimum 2% downpayment from the buyer on the purchase price of a home. Assets in excess of \$5,000.00 may be required to be applied to closing costs and the downpayment.***




**CERTIFICATION**

***I/WE CERTIFY THAT THE INFORMATION PROVIDED WITHIN THIS APPLICATION IS TRUE AND CORRECT AS OF THE DATE SHOWN BELOW. IN THE EVENT THAT MY FINANCIAL CIRCUMSTANCES CHANGE BEFORE THE CLOSING OF THE LOAN ON A HOME, I WILL, WITHIN TEN DAYS, NOTIFY the FILLMORE COUNTY DEVELOPMENT CORPORATION (FCDC) AND RE-SUBMIT AN APPLICATION TO FCDC..***

I (We) hereby authorize the FCDC to verify the following items:

-  Incomes
-  Employment
-  Assets
-  Deposits
-  Information supplied to primary lender, including loan conditions and credit scores

We also understand that this program supported by Federal **HOME** funds requires the following:

-  **"Housing Quality Standards"** (HQS) Inspection for the proposed home to be purchased. (Cost to be covered at program expense)
-  **"Lead Hazard Paint Screening/Clearance"** for the proposed home to be purchased. (Cost to be covered at program expense.)
-  **Homebuyer Education** training

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\*\*\*\*\*

**Homeownership Opportunity Program (HOP) - Fillmore Co.  
Housing Survey**

**If you have identified a home you are interested in purchasing, please complete the following.**

Name(s): \_\_\_\_\_

Address of Home to be Purchased: \_\_\_\_\_

City/Zip: \_\_\_\_\_

Proposed Purchase Price: \$ \_\_\_\_\_

- Has the home been built in the last 6 months (circle one)?      Yes    No    Don't Know
- Was the home built before 1978 (circle one)?                      Yes    No    Don't Know
- Have you signed a Purchase Agreement (circle one)?            Yes    No

If you identified any "deficiencies" in the property that may need rehabilitation, please list below:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**If you have applied for financing, please complete the following:**

- Lead Lender: \_\_\_\_\_
- Contact Name: \_\_\_\_\_
- Address: \_\_\_\_\_
- City/State/ZIP Code: \_\_\_\_\_
- Phone: \_\_\_\_\_
- Financing Application Date: \_\_\_\_\_
- Has your financing been approved (circle one)?                      Yes    No    In Progress

\*\*\*\*\*

**Please mail or bring this signed application to:**

David R. Taladay, Program Manager  
 Southeast Nebraska Development District (SEND)D  
 2631 'O' Street  
 Lincoln, NE 68510-1398  
 (402) 475-2560

(Last revised: Mar. 2011)