NATIONAL HOME BUYER'S ALLIANCE

Atlanta

Applicant's Name			SSN			DOB
Home Phone ( )	Mobile Phone ( )		Circle Marital Status SNGL MAR DIV WID	# Dependents	Dependent Ages	
Address		Unit #	City	State	Zip Code	# Years
Circle One: OWN RENT LIVE W/FAM	Rent/Mtg Payment: $		Landlord Name / Mtg. Co.			
Previous Address – (if at current address less than 2 years)		Unit #	City	State	Zip Code	# Years

COAPP:

Employer		Position	Rate of pay $	# Years
Address		City	State	Zip Code
Work Phone ( )	Can you be contacted at work? YES NO	Work Email Address		
Previous Employer (if at current employer less than 2 years)		Position	Rate of pay $	# Years

Other Income (2nd Job, Child Support, Social Security, Pension)	How Long?	Amt per Month $
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Assets and Other Information	Checking $	Savings $	401K $	IRA $	Stock/Bonds/Mutual Funds $
Relative		Address			Phone # ( )
Friend		Address			Phone # ( )

GMI

PP1

Spouse's Name (If not married use separate application)		SS#
DOB	Mobile Phone or Pager ( )	Home Email Address

PP2

Employer		Position	Rate of pay $	# Years
Address		City	State	Zip Code
Work Phone ( )	Can you be contacted at work? YES NO	Work Email Address		
Previous Employer (if at current employer less than 2 years)		Position	Rate of pay $	# Years

ADV

Other Income (2nd Job, Child Support, Social Security, Pension)	How Long?	Amt per Month $
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LIST OF CREDITORS AND ALTERNATIVE CREDIT CHECKLIST

Please provide a list of all credit related accounts that you are *currently paying*. Please include car loans, credit and charge cards, personal loans, student loans, mortgage payments, bankruptcy or tax payments, child support and alimony. It is not necessary to list utility bills, automobile insurance, cell phones, medical bills, or accounts that are in collection.

CREDITOR	ESTIMATED BALANCE	MIN. MO. PAYMENT

PLEASE CHECK ANY ALTNERATIVE CREDIT ACCOUNTS BELOW THAT ARE LISTED IN YOUR NAME

❑ TELEPHONE	❑ WATER	❑ GAS	❑ CABLE
❑ PAGER	❑ CELLULAR PHONE	❑ ELECTRIC	❑ CAR INSURANCE
❑ DAY CARE	❑ HEALTH INSURANCE	❑ FINGERHUT ACCOUNT	❑ OTHER

I acknowledge that the above listed accounts are a full disclosure of the monthly bills that I am *currently paying*. I understand that without full disclosure NHBA cannot make a correct determination of my approval status.

Signed Date

Signed Date

Print Name

Print Name

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CREDIT RELEASE AUTHORIZATION AND LETTER OF UNDERSTANDING

I understand that I am submitting my personal information so that a credit and financial evaluation can be completed. I understand the application fee of $100 per person will only be refunded if I am not approved for the NHBA Home Ownership Program.

I hereby authorize National Home Buyer's Alliance or its assignees to make any and all necessary inquiries to creditors, credit reporting agencies or any other applicable source in order to determine my credit worthiness and ability to repay debt. Furthermore, I authorize NHBA or its assignees to verify such information with any and all necessary information sources.

I understand that if this or any future payment is returned, for any reason, that NHBA may make subsequent attempts to process the payment. If I have paid by personal check and NHBA cannot redeposit my check then I authorize NHBA to append my check number and reissue my check using "Remotely Created Check" technology. In any event, I understand that NHBA may add actual bank service charges for returned payments along with a $25 service fee. If my account is sent to a collection agency, or attorney, for my failure to make payment I agree to be liable for all court filing fees, attorney fees and collection expenses in processing my delinquent account. Said amounts are in addition to any unpaid balance on my account.

Applicant Name: _____

Social Security #: _____

Date of Birth: _____/_____/_____

Signature: _____ Date: _____

Address: _____ Unit #_____

City: _____ State: _____ Zip Code: _____

Home Telephone: (_____)_____

I prefer to receive communications from NHBA via (select one): ☐ E-Mail ☐ U.S. Mail

Email Address: _____@_____

Spouse Name: _____

Social Security #: _____

Date of Birth: _____/_____/_____

Signature: _____ Date: _____

CREDIT QUESTIONAIRE

1. If you are currently renting a property when does your lease end? _____

   In the past year have you been 30+ days late on your rent/mortgage? ☐ Yes ☐ No

2. Do you have any student loans? ☐ Yes ☐ No

   Student loan status: ☐ In Repayment ☐ Defaulted ☐ Deferment ☐ Forbearance

   If in repayment, monthly payment? $_____ Estimated balance? $_____

3. Are you obligated to pay child support? ☐ Yes ☐ No

   Monthly payment? $_____

   Are the payments at the agreed amount and on time? ☐ Yes ☐ No

4. Do you now or have you previously owned a home? ☐ Yes ☐ No

   Is it: ☐ My Current Residence ☐ Currently Rented ☐ Sold ☐ Foreclosed

   If rented, monthly rent? $_____ and what is the mortgage payment $_____

   Please provide the date if foreclosed _____ or, if sold _____

5. Have you ever filed for bankruptcy? ☐ Yes ☐ No

   Type of bankruptcy: ☐ Chapter 7. ☐ Chapter 13.

   Chapter 13 monthly payment $ _____

   Bankruptcy status: ☐ Discharged ☐ Dismissed?

   If discharged provide month and year. _____

6. Are you currently participating in a debt management program? ☐ Yes ☐ No

   Company name _____ and your monthly payment._____

7. Do you have any outstanding judgments? ☐ Yes ☐ No

   Estimated amount owed? $_____

8. Do you have any tax liens? ☐ Yes ☐ No

   Estimate amount owed? $_____

9. In the past 5-years have you had any accounts go to collection? ☐ Yes ☐ No

   Estimated total amount of <u>non-medical</u> collections $_____

_____ _____
Signed Date Signed Date

_____ _____
Print Name Print Name

PROPERTY PREFERENCES

1. Please list the areas of town or suburbs where you are interested in living: _____

_____

_____

2. Desired # of Bedrooms: _____ Desired # of Bathrooms: _____

3. Please check any or all of the following housing styles that you might be interested in:

☐House ☐Condominium ☐Town House ☐Duplex

4. Please state what amount of house payment would be most comfortable for your budget.

$

5. How long have you been trying to purchase a home? _____

6. Have you attempted to purchase a home, or apply for a mortgage, in the past year?

☐Yes ☐No

Where did you apply and what was the result? _____

_____

_____

7. Please provide any information or comments that you would like to have considered:

_____

_____

_____

_____

_____ _____
Signed Date Signed Date

_____ _____
Print Name Print Name