

DEMOGRAPHIC INFORMATION

The following information is requested solely for the purpose of determining compliance with federal civil rights law. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it.

Applicant:	Race (select all that apply)	<input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
			Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated (includes: Single, Divorced, Widowed)

Co-Applicant: (if any)	Race (select all that apply)	<input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
			Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated (includes: Single, Divorced, Widowed)

Relationship to Applicant	<input type="checkbox"/> Spouse	<input type="checkbox"/> Other Adult
	<input type="checkbox"/> Co-Head of Household	<input type="checkbox"/> Dependent

HOUSEHOLD INCOME INFORMATION

Income

List all household members, their ages, and their estimated gross income (**even if it is zero**). Income listed should include all income which you are expecting to receive during the next 12 months. Income includes, but is not limited to:

- Full and/or part-time employment (including overtime, commissions, bonuses and tips)
- Unemployment
- Public assistance
- Social Security/SSI
- Pensions and Annuities
- Investment Income
- All other income
- Self-employment
- Worker’s compensation benefits
- Childcare earnings
- Child support
- Alimony/spousal maintenance
- Educational grants
- Interest dividends or gains

Name of Household Member	Age	Source(s) of Income	Gross Monthly Income

Total Monthly Household Income _____

Note: Household Size listed on p. 1 and the number of members listed above should match. If additional space are needed, please list on a separate sheet.

FINANCIAL INFORMATION

Prior Government Assistance

Have you or any member of your household ever received a Housing Rehabilitation Loan or First Time Homebuyer loan through the City of Plymouth, Hennepin County, or the State of Minnesota? Yes No
 Please provide date of the loan and what the loan covered (repairs, down payment assistance, etc.)

Asset Accounts

Provide information for all asset accounts. Provide name of institution, account number(s) and a copy of your 2 most recent statement(s):

Checking: _____
 Savings: _____
 Other: _____
 Other: _____

Debts

List all current fixed obligations, installments accounts, revolving charge accounts, loans, and debts to banks, finance companies, and government agencies (if more space is needed, list additional debts on attached sheets).

To Whom Indebted (Name)	Date Incurred	Original Amount	Present Balance	Monthly Payments	Check if Business-Related
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

HOMEBUYER EDUCATION/ LENDER INFORMATION

Please provide the following information for the homebuyer education class you attended:

Name of Class (i.e. "Home Stretch Workshop" through Community Action for Suburban Hennepin, etc.)

Date Completed

Please provide the following information for the primary lender you are working with:

Name of Bank/ Mortgage Company

Name of Loan Officer

Phone Number of Loan Officer

Documentation

Please provide the following required materials for **all residents of your home, including anyone renting a room.**

- Check Stubs:** Copies of two months of the most recent check stubs from your employer(s).
- Tax Returns:** Please submit a complete copy of your federal income tax return for the last three years. If you are self-employed, also submit a profit and loss statement covering the current year.
- Bank Statements:** A complete copy of your two most recent monthly bank statement(s) for all accounts and including all pages of the statement. Please note, a printout of account activity is not accepted.
- Asset Statements:** A copy of the most recent statement of all asset account(s) showing balances or cash value.
- Social Security/Other Income:** Social security annual benefit letter, pension statement, AFDC and/ or GA statement for the current year. Please note, copies of statements for prior years are not acceptable.
- Mortgage Statement(s):** Most recent statement showing current balance and payment status (include statements for any other liens, equity lines, etc. on the property as well).
- Homebuyer Training Certificate:** Copy of certificate for participating in approved Homebuyer training course.

If applicable, copies of:

- Homeowners Association:** Statement from the Association indicating dues are current and documents showing what repairs are the responsibility of the Association and what repairs are the homeowner's responsibility.
- Contract for Deed**
- Divorce Decree**

General Program Requirements and Acknowledgement

General Program Requirements:

You must have no current intention to rent, sell, assign, or transfer interest in the property to another.

The property must be used as a year-round, permanent residence, and must be a completed structure.

Acknowledgement & Authorization:

- In submitting this application I/we acknowledge that if my eligibility is established I am aware that housing First time Homebuyer funds may not be immediately available for my/our use, and I/we further acknowledge that my/our continuing eligibility will depend upon my being able to provide re-verification of eligibility when requested by City of Plymouth.
- I/We authorize City of Plymouth or its authorized representative to inspect the property to be improved at any time from the date of the Deferred Loan upon being given due notice.
- I/We understand that if the property ceases to be my/our principal place of residence or if the property is sold, title is transferred or conveyed, the loan will be due and payable to the Plymouth HRA.
- I/We understand that any future attempt that I/We make to access equity in my/our home will be limited and/or require repayment of funds loaned under this program.

Acknowledgment of Receipt of Information

Please read the following documents, check the boxes below confirming you have received them.

I/We certify that I/We have received, read, and understand the following:

- Release of Information **(PLEASE SIGN AND RETURN)**
- Data Privacy (*Tennessee Warning*) **(PLEASE SIGN AND RETURN)**

I/We, the undersigned, certify subject to penalty under law that the statements contained in this application are true, accurate, and complete to the best of my/our knowledge and belief, and that the provisions stated herein are accepted and agreed to.

Print Applicant Name

Applicant Signature

Date

Print Co-Applicant Name

Co-Applicant Signature

Date

**RELEASE OF INFORMATION
FOR PLYMOUTH HOUSING & REDEVELOPMENT AUTHORITY
FIRST TIME HOMEBUYER PROGRAM**

I hereby authorize the City of Plymouth Housing and Redevelopment Authority (HRA) (“The Lender”) and its staff to obtain, use, and disclose financial records, including tax return information, held by any financial institution and the Department of Housing and Urban Development (HUD), in connection with any pending participation in Plymouth's First Time Homebuyer Program. I understand, acknowledge, and agree that the Lender has my express permission to obtain, use, and disclose tax return information with financial institutions and their representatives, another entity, entities, person, or persons for purposes of: (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. Financial records involving this participation/transaction will be available to the City of Plymouth staff representatives, or other financial institutions and representatives as determined by the purchaser or seller, and the Department of Housing and Urban Development without further notice or authorization, but will not be disclosed or released to another government agency, department, or individual without consent except as required or permitted by law. Failure to release such information will result in disqualification from participation in this program.

Name

Social Security Number

Street Address/Apt. #

City/State/ZIP Code

Signature

Date

Note: For additional information, please contact Matt Lupini, Community Development Coordinator with the Plymouth HRA at mlupini@plymouthmn.gov or 763-509-5413. Fax number is 763-509-5407. Mailing address is:

*Plymouth HRA
Attn: Matt Lupini
3400 Plymouth Boulevard
Plymouth, MN 55447*

INDIVIDUAL DATA CONFIDENTIALITY

*Home Improvement Loan Program
City Of Plymouth, Minnesota*

YOUR RIGHTS AS A SUBJECT OF DATA

In accordance with the Minnesota Government Data Practices Act, the City of Plymouth is required to inform you of your rights as they pertain to the private information collected from you. Private data is that information which is available to you but not to the public. The personal information we collect about you is private, except for your name and address.

The information collected from you or from other agencies or individuals authorized by you is used to determine your eligibility for a home improvement loan. You are not required to provide information relating to your marital status and race; however, this information is vital to determine to what extent our programs are used by minorities. All other information on the form is needed to determine your eligibility.

If you will not supply the required information, the agency processing your application will not be able to determine your eligibility for the loan.

The dissemination and use of the private data collected is limited to that necessary for the administration and management of home improvement loans. Persons or agencies with whom this information may be shared includes:

1. City of Plymouth personnel administering home improvement loans.
2. Federal, state, county, local and contracted private auditors.
3. Authorized personnel from the U.S. Department of Housing and Urban Development (HUD).
4. Law enforcement personnel in the cases of suspected fraud.
5. Those individuals or agencies to whom you give or express written permission.
6. Secretary of the Treasury: only your name and address, for purposes of avoiding the acceptance of a tax credit for energy improvements made with loan funds.

Unless otherwise authorized by statute or federal law, other governmental agencies utilizing the reported private data must also treat the information as private.

You may wish to exercise your rights as contained in the Minnesota Government Data Practices Act. These rights include the right to:

1. See and obtain copies of the data maintained on you;
2. Be told the contents and meaning of the data, and;
3. Contest the accuracy and completeness of the data.

To exercise these rights, please contact Matt Lupini, Community Development Coordinator at:

3400 Plymouth Boulevard, Plymouth, Minnesota 55447
(763) 509-5413
mlupini@plymouthmn.gov

I hereby declare that I have received a copy of the Individual Data Confidentiality form and that I have read it and understand my rights as a subject of data.

Applicant Name

Date