



Southwest Wisconsin Housing Region

1st TIME HOMEBUYER PROGRAM APPLICATION

Complete the application including all appendices. Failure to complete all sections of the application will delay the process. **Submitting an application does not automatically qualify you for assistance.** Assistance is dependent on funds availability and program guidelines. If you are married, it is required that your spouse be listed as the co-applicant.

APPLICANT	FULL NAME (LAST, FIRST, MI)		MAILING ADDRESS (if different than property address)	
	PROPERTY ADDRESS (HOUSE #, STREET, CITY, STATE, ZIP CODE)			
	HOME PHONE	CELL PHONE	EMAIL ADDRESS	
	DATE OF BIRTH	SOCIAL SECURITY NUMBER	MARITAL STATUS <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	
	BEST NUMBER OR WAY TO BE REACHED		BEST TIME TO BE REACHED	

CO-APPLICANT OR SPOUSE	FULL NAME (LAST, FIRST, MI)		MAILING ADDRESS (if different than property address)	
	HOME PHONE	CELL PHONE	EMAIL ADDRESS	
	DATE OF BIRTH	SOCIAL SECURITY NUMBER	MARITAL STATUS <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	
	BEST NUMBER/WAY TO BE REACHED		BEST TIME TO BE REACHED	

CHILDREN OR OTHER INDIVIDUALS LIVING IN THE HOME

List all individuals, other than the applicant and co-applicant, who live in the house for six or more months per year. This includes children, step-children, caregivers, or family members. Use a separate sheet of paper to list any additional persons beyond four. Failure to report all household members may result in disqualification.

NAME	AGE	DATE OF BIRTH	RELATIONSHIP	FULL-TIME STUDENT <input type="checkbox"/> YES <input type="checkbox"/> NO
NAME	AGE	DATE OF BIRTH	RELATIONSHIP	FULL-TIME STUDENT <input type="checkbox"/> YES <input type="checkbox"/> NO
NAME	AGE	DATE OF BIRTH	RELATIONSHIP	FULL-TIME STUDENT <input type="checkbox"/> YES <input type="checkbox"/> NO
NAME	AGE	DATE OF BIRTH	RELATIONSHIP	FULL-TIME STUDENT <input type="checkbox"/> YES <input type="checkbox"/> NO

WISCONSIN MARITAL PROPERTY ACT CREDIT APPLICATION FORM

In order to comply with the provisions of the Wisconsin Marital Property Act, it is necessary for you to provide the following information:

1. Marital Status: _____ Married _____ Unmarried _____ Legally Separated (Date of Decree) _____
2. If married:
 - a. Spouse's name _____
 - b. Spouse's address _____
3. **Notice to married applicants:** No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to s. 766.587, Wis. Stats.), a unilateral statement classifying income from separate property under s.766.59, or court decree under s.766.70 Wisconsin Statutes adversely affects the creditor unless the creditor is furnished a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.
If you wish to have a marital property agreement, unilateral statement or court decree considered in connection with your application, you may enclose a copy of it with this form.

PROPERTY SPECIFIC INFORMATION

Have you found a house you wish to purchase? Yes No If yes, address: _____
If no, what community or communities are you considering? _____

FINANCIAL HISTORY INFORMATION

	Applicant	Co-Applicant
Do you have any judgments or collection accounts currently outstanding?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had a vehicle repossessed? If "yes" indicate year _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently a party to a lawsuit, or do you have reason to believe that you will become party to a lawsuit in the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a United States citizen or qualified alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever declared bankruptcy? If "yes" indicate year _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you presently delinquent or in default on any Federal debt or any other loan mortgage, financial obligations, or loan guarantees?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

AGREEMENTS & ACKNOWLEDGEMENTS

The undersigned specifically acknowledge that:

Loan Agreements:

1. This application is being made to La Crosse County, lead county administrator for the Southwest Wisconsin Housing Region;
2. The purchased property will not be used for any illegal or prohibited purpose or use;
3. All statements made in this application are made for the purpose of obtaining the loan herein;
4. The purchased property will be used as the primary residence of the applicants;
5. Verification or re-verification of any information contained in the application may be made at any time by La Crosse County or its agents, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by La Crosse County, even if the loan/grant is not awarded.
6. La Crosse County, its agents, successors, and assigns will rely on the information contained in the application. I have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I have represented herein should change.
7. The loan requested by this application will be secured by a mortgage or deed of trust on the property purchased with the assistance of this application.
8. In the event payments on the loan indicated in this application become delinquent, Couleecap, it agents, successors, an assigns may, in addition to all their other rights and remedies, report my name and account information to a credit reporting agency.
9. Ownership of the loan may be transferred to successors or assigns of La Crosse County without notice to me and/or the administration of the loan account may be transferred to an agent, successor, or assign of La Crosse County without prior notice to me.
10. La Crosse County, its agents, successors, and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification:

I certify that the information provided in this application is true and correct as of the date of my signature on this application. I acknowledge my understanding that any intentional or negligent misrepresentation of the information in this application may result in civil liability and/or criminal prosecution.

Applicant Signature

Date

Co-Applicant Signature

Date

Applicant Name (printed)

Co-Applicant Name (printed)

Income Calculation Worksheet

ALL income from individuals 18 and over MUST be included in the table below. Failure to provide accurate information will delay and/or disqualify your application.

APPLICANT'S EMPLOYER	EMPLOYER PHONE NUMBER
EMPLOYER ADDRESS	
CO-APPLICANT EMPLOYER	EMPLOYER PHONE
EMPLOYER ADDRESS	

INCOME TYPES: W Wages/Salary/Tips CS RECD Child Support Received D/I Dividends/Interest DL Disability Long Term DS Disability Short Term P Pensions/Annuities/IRA SSI/SSDI Social Security SE Self-Employment UC Unemployment Compensation	A Alimony Received C-SUPP SSI Caretaker Supplement G Gambling/Lottery/Bingo GR General Relief GF Gift/Donation GV Government Relief/Disaster LC Land Contract Payment O Other	R Rental Income SSI Social Security Supplemental Income SU Subsidized Housing Utility Allowance T TANF/W2 TR Tribal per Capita V Veterans Benefits WK Workers' Compensation
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HOUSEHOLD MEMBERS NAME	INCOME TYPE	INCOME	INCOME	INCOME	3 Month Total	Staff initial when verified*
		MONTH 1	MONTH 2	MONTH 3		

Total 3 Month Household Income \$ _____

I certify that the above information is to be true and accurate to the best of my knowledge on the date affixed below:

_____ _____ _____ _____
 Applicant Signature Date Co-Applicant Signature Date

TO BE COMPLETED BY COULEECAP PROGRAM STAFF ONLY

_____ ÷ 3 = _____ X 12 = \$ _____ per year
 3 Month Total Monthly Average Income Annual Income

Review Date:	CMI %:
Reviewed By (print):	Signature:

The Southwest Wisconsin Housing Region Fair Housing Act Information Form

Statement of Purpose:

The Southwest Wisconsin Housing Region. requests the following information in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but you are encouraged to do so.

The Southwest Wisconsin Housing Region may neither discriminate on the basis of this information, nor on the basis of whether or not you choose to furnish it. Under Federal regulations the Southwest Wisconsin Housing Region is required to note race and gender on the basis of visual observation or surname even if you do not choose to supply such information.

	Applicant	Co-Applicant
Race/National Origin	<input type="checkbox"/> White	<input type="checkbox"/> White
	<input type="checkbox"/> Asian	<input type="checkbox"/> Asian
	<input type="checkbox"/> Black/African American	<input type="checkbox"/> Black/African American
	<input type="checkbox"/> American Indian/Alaskan Native	<input type="checkbox"/> American Indian/Alaskan Native
	<input type="checkbox"/> Native Hawaiian/Other Pacific Islander	<input type="checkbox"/> Native Hawaiian/Other Pacific Islander
	<input type="checkbox"/> American Indian/Alaskan Native & White	<input type="checkbox"/> American Indian/Alaskan Native & White
	<input type="checkbox"/> Black/African American & White	<input type="checkbox"/> Black/African American & White
	<input type="checkbox"/> American Indian/Alaskan Native and Black/African American	<input type="checkbox"/> American Indian/Alaskan Native and Black/African American
	<input type="checkbox"/> Other/Multi-racial	<input type="checkbox"/> Other/Multi-racial
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Male
	<input type="checkbox"/> Female	<input type="checkbox"/> Female
Ethnicity	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino
	<input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino

Applicant: I do not wish to furnish this information

Co-Applicant: I do not wish to furnish this information

The Southwest Wisconsin Housing Region General Release of Information

To Whom It May Concern:

I/We have applied for a loan/grant and hereby authorize you to release to The Southwest Wisconsin Housing Region., the program administrator, the requested information listed below:

1. Previous and past employment history including employer, period employed, title of position, income, and hours worked.
2. Disability payments, social security, and pension funds.
3. Any information deemed necessary in connection with a consumer credit report or a real estate transaction.
4. Information regarding previous or current unemployment benefits received as well as the remaining benefit amount. These unemployment insurance files may be provided to and accessed by Federal Home Loan Bank of Chicago, WHEDA, HUD, Wisconsin Community Action Program, Department of Administration, The City of La Crosse Planning Department or USDA Rural Development.

This information will be for the confidential use of the Southwest Wisconsin Housing Region. in determining my/our eligibility for a grant or to confirm information I/we have supplied. Please complete the attached verification request. A photo or fax copy of this document may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed release of information form will be kept on record with The Southwest Wisconsin Housing Region.

Applicant

Co-Applicant

Last Name, First Name, MI

Last Name, First Name, MI

Social Security Number

Social Security Number

Street Address

Street Address

City, State, Zip Code

City, State, Zip Code

Signature

Date

Signature

Date

NOTICE TO BORROWERS: the Right to Financial Privacy Act of 1978 requires this notice to you. The Department of Housing and Intergovernmental Relations/Department of Housing, Federal Housing Administration or Veterans Administration have a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to DHIR/DOH, FHA, or VA without further notice or authorization but will not be disclosed or released by this institution to another government agency without your consent except as required by law.

NOTICE TO BORROWERS: You are not required to provide the Southwest Wisconsin Housing Region. or any of its agents, officers, or employees with your social security number. Failure to provide your social security number may limit your participation in programs or make you ineligible for programs.

The Southwest Wisconsin Housing Region Hold Harmless Agreement

In applying for purchase financing from the Southwest Wisconsin Housing Region. I understand that it is strongly recommended that I secure the services of both a fully insured, private property inspector in order to determine whether or not to submit an offer to purchase on a property, and a qualified real estate attorney or broker to assist in the negotiation and closing process. I understand that it is important to consult with the Southwest Wisconsin Housing Region staff regarding possible repairs and to include an inspection contingency for Housing Quality Standards and Lead Based Paint requirements in the offer to purchase. I understand that these steps are of utmost importance in protecting me from future problems.

I(We) understand and agree that the Southwest Wisconsin Housing Region is not in any way responsible or qualified to act as a pre-purchase property inspector OR attorney OR broker in that regard, and I (we) agree to fully indemnify and hold harmless the Southwest Wisconsin Housing Region. for any problems arising from my (our) decision not to secure the services of a fully-insured private property inspector or qualified real estate attorney or broker.

Applicant

Date

Co-Applicant

Date

The Southwest Wisconsin Housing Region Homebuyer Counseling & Credit Report Agreement

I UNDERSTAND THAT THE PURPOSE OF the Southwest Wisconsin Housing Region. homeownership counseling is to advise and assist me as a potential home buyer in making financing and purchasing decisions.

I ALSO UNDERSTAND the information obtained in counseling sessions is confidential and will be used only for the purpose of assisting with my home purchase and any applicable rehabilitation work. It may be shared with mortgage lenders and others for the purposes of obtaining financing.

I ALSO UNDERSTAND AND AUTHORIZE the Southwest Wisconsin Housing Region. to obtain a copy of my credit report from any of the three recognized credit bureaus. This credit report is obtained to establish my creditworthiness and to allow for more effective home purchase counseling and advice.

Applicant

Date

Co-Applicant

Date

The Southwest Wisconsin Housing Region Assets & Liabilities Worksheet

Applicant Name:
Co-applicant Name:

Please list all assets and liabilities in the spaces available below. Disclosing all assets allows staff to make better risk management assessments relating to your financial situation.

Asset Type	Value	Monthly Contribution	Belongs to
Savings Account			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Checking Account			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Money Market Account			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
IRA			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
IRA			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
401K or retirement account			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Real property (land, home you rent to someone, commercial property)			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant

Liability Type	Total Amount Owed	Monthly payments	Owed by
Car loan Year/Make/Model:			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Car loan Year/Make/Model:			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Credit Card Type:			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Credit Card Type:			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Credit Card Type:			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Credit Card Type:			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Credit Card Type:			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Child Support			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Collection account			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Collection account			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Student loans			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Other loans or debts			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Other loans or debts			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant

The Southwest Wisconsin Housing Region Household Financial Relationships Disclosure

Applicant Name _____ Date _____

The Southwest Wisconsin Housing Region must consider all income earned by residents of the household. Please complete this questionnaire. Providing false information may be cause for disqualification from the program.

1. Are you married? Yes No
For purposes of this question, if you were married and do not have a final divorce decree you are still considered married under the provisions of the Southwest Wisconsin Housing Region's programs.

2. Does anyone, age 18 or over, live in your household with you presently, or will they live in the household once a home is purchased? Yes No
If someone you consider a "significant other" is living with you now, or will live with you after purchasing a home that person must be listed below. Also include any children, age 18 and over, who live with you or will be living with you.

Place additional names on the back of this form

Failing to completely disclose all income-earning household members is one of the top reasons for disqualification from Couleecap's homebuyer programs. Failure to disclose all individuals can place you at risk to lose earnest money and/or face additional financial penalties.

Statement of Understanding

I hereby state that the above information is true and accurate to the best of my knowledge. I understand that failure to disclose household members and/or to provide accurate marriage status information may place me at jeopardy of losing earnest money, may cause me to incur fees, and may place me at risk for immediate repayment of any homebuyer assistance I may receive. I further agree to not hold the Southwest Wisconsin Housing Region, its officers, employees, or assigns responsible for any financial or other loss that I incur by providing false information.

Applicant Signature

Date

The Southwest Wisconsin Housing Region Fair Credit Reporting

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the consumer reporting agency making such report and of the right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and a unsound business practice; or
2. Race, color, religion, sex marital status, national origin or ancestry.

It is illegal to consider the racial ethnic, religious or national origin composition of an neighborhood or geographical area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four units family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residences.

If you have questions about your rights, or if you wish to file a complaint contact:

Kahya Fox
Housing Assistant Director
The Southwest Wisconsin Housing Region
201 Melby Street
Westby, WI 54667

ACKNOWLEDGMENT OF RECEIPT OF NOTICE

Each of the undersigned hereby acknowledges the receipt of copies of the Fair Credit Reporting Notice.

Applicant Signature

Date

Co-Applicant Signature

Date

The Southwest Wisconsin Housing Region Privacy & Disclosure Notice

We may collect non-public personal information about you from the following sources:

- Information that you provide to us, such as on applications or other forms;
- Information about your transaction with us or others; and
- Information from others, such as credit bureaus, real estate appraisers and employers

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information to provide you products or services. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Couleecap provides Home Improvement and Rehabilitation Counseling, Mortgage Default and Delinquency Counseling, Pre-purchase Counseling, Services for Homeless Counseling, and Pre-purchase Homebuyer Education Workshops. You are not obligated to receive, purchase, or utilize any other services offered by Couleecap in order to receive housing counseling services.

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