



LOAN APPLICATION FOR EDEN PRAIRIE DOWNPAYMENT ASSISTANCE

I am applying to the First-Time Homebuyer Program, meaning I have not owned a home in the last three years or have been displaced due to a divorce

I am applying to the First-Generation Homebuyer Program, meaning neither myself nor any co-borrower, nor my nor any co-borrower's parents, have ever owned a home

For questions regarding the First-Time Homebuyer Program, please contact Jeanne Karschnia at 952-949-8486 or [jkarschnia@edenprairie.org](mailto:jkarschnia@edenprairie.org).

For questions regarding the First-Generation Homebuyer Program, please contact Jonathan Stanley at 952-949-8439 or [jstanley@edenprairie.org](mailto:jstanley@edenprairie.org).

A. APPLICANT INFORMATION

Applicant

First Name Middle Initial Last Name

Date of Birth

Co-Applicant

First Name Middle Initial Last Name

Date of Birth

Marital Status: Married Unmarried ( Unmarried includes: Single, Divorced, Widowed)

Other Household Members:

Name Age

Name Age

Name Age

Name Age

Current Address

Street Address

City State Zip Code

Telephone Numbers:

Cell Home

Email Address:

Address of Home to be Purchased

**B. HOUSING INFORMATION**

Present type of housing? \_\_\_\_\_

Current monthly payment for housing? \_\_\_\_\_

Have you ever owned a home? \_\_\_\_\_

If yes, when did you sell or move out? \_\_\_\_\_

If yes, were you displaced due to a divorce? \_\_\_\_\_

If yes, please provide the property address:

\_\_\_\_\_ Street Address

\_\_\_\_\_ City State Zip Code

**C. RACIAL/ETHNICITY INFORMATION**

Please indicate the race and ethnicity of the Head of Household. HUD requests this information for statistical purposes only. Please check all that apply.

Race:             White                             American Indian/Alaskan Native  
                       Black                                     Native Hawaiian/Other Pacific Islander  
                       Asian                                       Asian Pacific Islander

Ethnicity:        Hispanic                             Non-Hispanic

**D. INCOME INFORMATION**

Please list all sources of income and gross (before withholding) earnings for the household. Include full- and part-time employment, as well as other income (i.e. social security, alimony, child support, etc.). Attach additional sheets if necessary.

Household Member	Source of Income	Gross Earnings	Gross Annual Earnings
		\$	
		\$	
		\$	
		\$	
Total Gross Annual Earnings for the Household			

**Employer Information:**

\_\_\_\_\_  
Employer Name

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Supervisor's Name Supervisor's Telephone Number

**Additional Employer Information:**

\_\_\_\_\_  
Employer Name

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Supervisor's Name Supervisor's Telephone Number

**E. ASSET INFORMATION**

Please provide all checking and savings account numbers and balances for the household. Attach additional sheets if necessary.

Name of Bank/Credit Union	Account Balance

**F. 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 CAPSH, 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

**CERTIFICATION**

I/We hereby certify that the foregoing information is true and complete to the best of my knowledge and belief and inquiries may be made to verify the statements herein.

I/We understand that applications will be reviewed according to eligibility criteria established by the City of Eden Prairie.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

**In addition to the application, please submit the following information to determine eligibility for the loan program:**

- Purchase Agreement (signed by both buyer and seller)
- Complete tax returns with W2's from the last 2 years
- 2 months of paycheck stubs for all household members
- 2 most recent bank statements (checking and savings)
- Any additional income verification such as SSI, child support payments, dividends, etc
- Certificate for participating in Homebuyer training (must be submitted prior to closing)
- Release of Information (attached, see Pages 5-6)
- For First-Generation Homebuyers only - signed & notarized First-Generation Homebuyer Affidavit (attached, see Page 7)

*WARNING: Section 1001 of Title 18 U.S. Code makes it a criminal offense to make false statements or misrepresentations to any department of Agency of the U.S. as to matters within its jurisdiction.*



## EDEN PRAIRIE HOUSING PROGRAMS RELEASE OF INFORMATION AND DATA PRIVACY STATEMENT



### RELEASE OF INFORMATION

I authorize and direct any Federal, State or local agency, organization, business, or individual to release to Eden Prairie staff any information or material needed to complete and verify my application for benefits under one or more of the programs administered by Eden Prairie, including but not limited to; HOME Investment Partnerships (HOME) Program, Community Development Block Grant (CDBG) or the Lead Hazard Control Program, hereinafter referred to as "the Programs."

I understand and agree that such information and material may be given to and used by Eden Prairie in administering and enforcing the Programs rules and regulations. I understand that this authorization cannot be used to obtain any information about me that is not pertinent to my eligibility for and participation in the Programs.

The groups or individuals that may be asked to release the above information (depending on program requirements) includes, but is not limited to:

Mortgage Companies	Past and Present Employers	Veterans Administration
Income Assistance Agencies	Retirement Services	Banks and Financial Institutions
Courts and Post Offices	Credit Bureau	State Unemployment Agencies
Schools and Colleges	Social Security Administration	Previous Landlords
Enforcement Agencies	Utility Companies	Child Care Providers
Medical Providers	Support and Alimony Providers	

I acknowledge and agree that:

- A photocopy of this authorization is as valid as the original and may be used for the purposes stated above; and
- I have the right to review the file and the information received using this form (with a person of my choosing to accompany me); and
- I have the right to copy information from the file and to request correction of information I believe inaccurate; and
- This authorization will stay in effect until the Programs have been completed or terminated; and

### TENNESSEN WARNING

As an applicant for benefits under one or more of the housing programs administered by Eden Prairie, including but not limited to; the HOME Investment Partnerships (HOME) Program, Community Development Block Grant (CDBG) Program or the Lead Hazard Control Program, hereinafter referred to as ("the Programs") you will be asked to provide information that may be considered private under the Minnesota Government Data Practices Act (the "Act"). The Act requires that you be provided with the following information.

The data that you will be asked to provide to Eden Prairie for the Programs includes, but is not limited to the following data about members of your household:

- Income
- Social security numbers
- Identity of household members
- Income verification

The foregoing information is needed in order to determine your eligibility for the Programs. You may refuse to provide the requested information, but this may result in delay in processing or rejection of your application.

This information may be shared with County and applicable city staff, the U. S. Department of Housing and Urban Development (HUD), the Minnesota Housing Finance Agency (MN Housing), contracted monitoring agencies, contracted community partnership organizations, and internal and independent auditors. It may also be released to appropriate Federal, State, and local agencies when relevant, to civil, criminal, or regulatory investigations.

<b>PRIVACY ACT NOTICE</b>
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As an applicant for the Programs unit, you may be asked to provide your social security number. If it is requested, the federal Privacy Act of 1974 requires that you be provided with the following information:

- Furnishing your social security number is mandatory in order for the Program to determine your eligibility for the Programs.
- The statutory authority for the Program to request disclosure of your social security number is Title 42, Chapter 7, Subchapter II 405(c)(2)(C)(i).

**All adult household members, 18 years or older, will sign this form and cooperate with the eligibility process.**

**I declare that I have read and understood the information given above regarding the Release of Information, the Minnesota Government Data Practices Act, and the Privacy Act of 1974.**

Applicant(s):

Signature	Printed Name	Date

**FIRST-GENERATION HOMEBUYER AFFIDAVIT**

(for First-Generation Homebuyer Loan Program Applicants only)

The undersigned, as applicant for a home mortgage loan originated pursuant to the City of Eden Prairie First-Generation Homebuyer Program (the "Loan Program"), being duly sworn, does hereby represent and warrant as follows:

1. I am submitting this affidavit as part of my application for a mortgage pursuant to the Loan Program, which Loan Program is available only to First-Generation Homebuyers, as that term is defined below.
2. The home to be financed with proceeds of the loan sought from the Loan Program is located at the following street address: \_\_\_\_\_, Eden Prairie, Minnesota.
3. I am a First-Generation Homebuyer, meaning that each of the following statements are true:
  - a. I have never owned a home
  - b. My co-borrower (if any), to the best of my knowledge, has never owned a home
  - c. My parents have never owned a home
  - d. My co-borrower's (if any) parents, to the best of my knowledge, have never owned a home
4. I understand that under Minnesota law, it is considered residential mortgage fraud to knowingly make or cause to be made any deliberate and material misstatement, misrepresentation, or omission during the mortgage lending process with the intention that it be relied on by a mortgage lender, borrower, or any other party to the mortgage lending process. I also understand that committing residential mortgage fraud can result in a felony conviction, imprisonment for up to two years, and a monetary fine of up to \$20,000.00.

\_\_\_\_\_  
[Borrower's Name]

\_\_\_\_\_  
[Co-Borrower's Name, if any]

\_\_\_\_\_  
[Borrowers Signature]

\_\_\_\_\_  
[Co-Borrower's Signature, if any]

On this \_\_\_\_ day of \_\_\_\_\_, 20\_\_, before me, the undersigned notary public, personally appeared \_\_\_\_\_, proved to me through satisfactory evidence of identification, which was \_\_\_\_\_, to be the person whose name is signed on this document, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief, and acknowledged to me that he/she signed it voluntarily for its stated purpose.

Notary Public

\_\_\_\_\_  
Hennepin County, Minnesota  
My Commission Expires: