

# NeighborWorks®

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## WACO

### BUILDING STRONGER NEIGHBORHOODS THROUGH HOMEOWNERSHIP

SERVICES PROVIDED\_

- \_ FIRST MORTGAGES
- \_ DOWN PAYMENT/CLOSING COST ASSISTANCE
- \_ HOMEBUYER EDUCATION
- \_ FINANCIAL EDUCATION
- \_ CREDIT COUNSELING
- \_ CUSTOM AND SPECULATIVE HOMES

**NeighborWorks® Waco**  
**922 Franklin Ave**  
**Waco, TX 76701**  
**phone 254-752-1647**  
**fax 254-752-2147**  
**[www.nw-waco.org](http://www.nw-waco.org)**



**Application Instructions:** Please include a check or money order for the \$20 application fee when submitting your application. You may submit the application by mail or in person at our offices. Each applicant will receive a free credit report at the time of the initial counseling meeting.

# CLIENT PROFILE

NeighborWorks® Waco

“Building Stronger Neighborhoods Through HomeOwnership”

**How did you hear about the HomeOwnership Center (please include name if applicable):**

- Realtor: \_\_\_\_\_  Lender: \_\_\_\_\_  Newspaper: \_\_\_\_\_  
 Walk-In  Other: \_\_\_\_\_  Person: \_\_\_\_\_  Brochure  Internet

**CLIENT** (Primary Applicant)

Name: Mr./Mrs./Ms. \_\_\_\_\_  
First MI Last

Social Security Number Street Address City State Zip Code

Total Annual Household Income: \_\_\_\_\_ per year

Home: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Mobile: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Fax: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ E-Mail: \_\_\_\_\_

Birth date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Race (please check only one):

- White, not of Hispanic origin  Hispanic origin  American Indian/Alaskan Native  
 Black, not of Hispanic origin  Asian/Pacific Islander  Other

Education:

- Grade School  High School  2-Year Program  
 Bachelor's  Master's  Doctorate

Immigrant Status:  Born in the United States  Born in another country

Marital Status:  Single  Married  Divorced  Widowed

Disabled?  Yes  No

Current Housing Arrangement:  Homeowner  Renter  Does not pay rent  Homeless

Have you owned a home in the last three years?  Yes  No

Family/Household Size: \_\_\_\_\_ What ages are they? \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

Present Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Hire Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Gross Monthly Income (before taxes): \$ \_\_\_\_\_ Hours Worked Per Week \_\_\_\_\_

Previous Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Hire Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Gross Monthly Income (before taxes): \$ \_\_\_\_\_ Hours Worked Per Week \_\_\_\_\_

**FOR OFFICE USE ONLY**

Date		Initials
_____	Rec'd	_____
_____	C.R. pulled	_____
_____	Put in Nstep	_____
_____	Letter mailed	_____

**CO - APPLICANT**

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Name: Mr./Mrs./Ms. \_\_\_\_\_  
First MI Last

\_\_\_\_\_  
Social Security Number Street Address City State Zip Code

How Long have you lived there? \_\_\_\_\_ yr, \_\_\_\_\_ mo. Birth date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Home: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**Education:**

- Grade School    High School    2-Year Program
- Bachelor's    Master's    Doctorate

Immigrant Status:    Born in the United States    Born in another country

Disabled?    Yes    No

**Race (please check only one):**

- White, not of Hispanic origin    Hispanic    American Indian/Alaskan Native
- Black, not of Hispanic origin    Asian/Pacific Islander    Other

Marital Status:    Single    Married    Divorced

Relationship to Applicant(s) \_\_\_\_\_

**Present Employer:** \_\_\_\_\_

Occupation: \_\_\_\_\_ Hire Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Gross Monthly Income (before taxes): \$ \_\_\_\_\_ Hours Worked Per Week \_\_\_\_\_

**Previous Employer:** \_\_\_\_\_

Occupation: \_\_\_\_\_ Hire Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Gross Monthly Income (before taxes): \$ \_\_\_\_\_ Hours Worked Per Week \_\_\_\_\_

*If employed for LESS THAN TWO years at one place, continue listing employers on a separate sheet of paper.*

**Applicant Rental History**

Landlord's Name: Mr./Mrs./Ms. \_\_\_\_\_  
First Last

\_\_\_\_\_  
Street Address Cit y State Zip Code

Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Ext. \_\_\_\_\_ Length of Residence: \_\_\_\_\_

Monthly Rent Payment: \$ \_\_\_\_\_

**HOUSEHOLD OTHER INCOME**

<i>Type of Income</i>	<i>CLIENT Monthly Amount</i>	<i>CO-APPLICANT Monthly Amount</i>
Alimony/Child Support		
Pension Income		
Dependent SSI Income		
Disability Income		
Other		

Please list all household automobiles (estimated values)

Make	Model	Estimated Value	Make	Model	Estimated Value
1)		\$	1)		\$
2)		\$	2)		\$

**REFERENCES**

Please list at least Two (2) references

Name	Relationship	Address	City/St./Zip	Phone

Have you had a Chapter 7 bankruptcy?    Yes    No   (if yes, circle who): Client   Co-Applicant

**HOUSEHOLD CHECKING & SAVINGS ACCOUNTS**

Please list the approximate values of the following (*Include all banks and credit unions*):

<b>Bank Name</b>	<b>CLIENT</b>		<b>CO-APPLICANT</b>	
	<u>account number</u>	<u>balance</u>	<u>account number</u>	<u>balance</u>
Checking Balance				
Savings Balance				
<b>Second Bank Name</b>				
	<u>account number</u>	<u>balance</u>	<u>account number</u>	<u>balance</u>
Checking Balance				
Savings Balance				

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### AUTHORITY TO VERIFY CREDIT

This is your authority to verify my bank accounts, employment, and outstanding debt, including any present or previous mortgages, to order a consumer credit report, and to make any other inquiries pertaining to my qualification for a mortgage loan. You may make copies of this letter for distribution to any party with whom I have a financial or credit relationship and that party may treat such copy as an original. This further gives you authority to obtain a copy of my HUD-1 Settlement Statement from the Title Company, mortgage lender or myself.

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law.

You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 145b (if HUD/CPD); and Title 42 USC, 1472 et. seq. or 7 USC, 1921 et. seq. (if USDA/FmHA).

\_\_\_\_\_  
CLIENT'S SOCIAL SECURITY NUMBER

\_\_\_\_\_  
"CO-APPLICANT'S SOCIAL SECURITY NUMBER

\_\_\_\_\_  
PRINT CLIENT'S NAME

\_\_\_\_\_  
"PRINT CO-APPLICANT'S NAME

\_\_\_\_\_  
CLIENT'S SIGNATURE "TTGV| RG'P CO G'HTGNGEVTQP KE

\_\_\_\_\_  
"CO-APPLICANT'S SIGNATURE "TTGV| RG'P CO G'HTGNGEVTQP KE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DATE

Please return this four-page Client Profile to:

Or, click this submit button:

**NeighborWorks® Waco**  
**922 Franklin Ave.**  
**Waco, TX 76701**

One of our HomeOwnership Planners will obtain your credit report and will create an action plan based on your Client Profile information and your credit report. An appointment will be set to meet with you in person to start the process.

Please call 254-752-1647 with any questions.