



GARLAND

CITY OF GARLAND HOUSING & COMMUNITY SERVICES

Council District:

Census Track:

APPLICATION

Please completely fill out front and back of this form. Failure to provide complete and accurate information may result in delaying assistance.

Please indicate the interested program:

- | | |
|---|--|
| <input type="checkbox"/> First-Time Homebuyer | <input type="checkbox"/> Rehabilitation Deferred Loan |
| <input type="checkbox"/> HOME Infill | <input type="checkbox"/> Minor Emergency Home Repair Grant |
| <input type="checkbox"/> CASA | <input type="checkbox"/> People Helping People |

BORROWER INFORMATION

Name		Address (Street, city, state, zip)		Birth Date
Social Security Number		Home Phone (include area code) ()		Age
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed				

Borrower Employment Information

Name & Address of Employer Employed		<input type="checkbox"/> Self	Is your income from: <input type="checkbox"/> Salary <input type="checkbox"/> Hourly <input type="checkbox"/> Commission <input type="checkbox"/> Other	
Work Number: ()	Fax: ()	How long have you worked at your present job?		
Gross Monthly Income: (Include all income household received)		Do you receive child support: <input type="checkbox"/> Yes <input type="checkbox"/> No Amount: \$ _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly		

Co-Borrower Information

Name		Address (Street, city, state, zip)		Birth Date
Social Security Number		Home Phone (include area code) ()		Age
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed				

Co-borrower Employment Information

Name & Address of Employer Employed		<input type="checkbox"/> Self	Is your income from: <input type="checkbox"/> Salary <input type="checkbox"/> Hourly <input type="checkbox"/> Commission <input type="checkbox"/> Other	
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Work Number: ()		Fax: ()	How long have you worked at your present job?
Gross Monthly Income: (Include all income household received)		Do you receive child support: <input type="checkbox"/> Yes <input type="checkbox"/> No Amount: \$ _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	

Other Occupant Information

I. Total Household Income: List all money earned or received by everyone 18 years of age or older, living in the household. ***(NOTE)** List all money earned or received by anyone 18 years or older. Income includes: money from wages, self-employment, child support, Social Security payment (SSI), Worker’s Compensations, retirement benefits, AFDC, welfare benefits, Veteran’s benefits, rental property income, stock dividends and/or alimony.

Full Name	Gross Monthly Income:

Demographics

Race: White Black/African American American Indian/Alaska Native Asian Native Hawaiian/Other

Multi-Race: American Indian/Alaska Native & White Asian & White Black/African-American & White
 American Indian/Alaska Native & Black/African American

Ethnicity: Hispanic/Latino Not Hispanic/Latino

Elderly: Yes No **Disabled:** Yes No

II. Household Composition: List everyone who will be living in the home. **Total Number in Household:** _____

Name	Gender	Date of Birth	Age	Social Security Number	Relation
					Self



GARLAND

III. Assets: Does any member of the household have any of the following: (check if applicable)

- Checking
 Savings
 Real Estate
 Stocks
 Certificate of Deposit
 Trust
 Bonds

Value of Assets: \$ _____

Current Debt and Amounts: List all debt obligations.

Creditor Name	Type of Note (Ex: car payment, rent, loans, etc.)	Monthly Payment	Original Balance	Present Balance

IV. Income Limits

- Under the First-Time Homebuyer guidelines, eligible homebuyers include families whose income is in the 30-80% of the area’s median income.
- Under the HOME Infill guidelines, eligible homebuyers include families whose annual income is between 30-80% of the area’s median income.
- Under CASA guidelines, eligible homebuyers include families whose annual income is no more than 100% of the area’s median income.
- Under the Rehabilitation Deferred Loan & Minor Emergency Home Repair Grant guidelines, eligible applicants include families whose income is in the 80% of the area’s median income.

V. Borrower’s and Co-Borrower’s Certification:

The applicants hereby swear and attest that all of the information is true and correct to the best of the applicant’s knowledge and belief. The applicant certifies that he/she is not receiving gain or special favor from his/her association with Housing and Community Services staff or relationship to a city employee.

Borrower’s Signature

Date



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Co-Borrower's Signature

Date



Penalty for false or fraudulent statement:

U.S.C. Title 18, Sec. 1001, provides that: “Whoever in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, or makes any false fictitious statements or representations, or makes or uses any false writing or documents knowing the same to contain false fictitious or fraudulent statements of entry, shall be fined not more than 10,000.00 or imprisoned not more than 15 years, or both.

VI. Authorization

I hereby authorize the City of Garland Housing and Community Services to obtain such information as required to facilitate my loan application. I understand that this information may include such items and verifications as Mortgage status, earnings, deposits, liabilities, and credit report information for the purpose of determining my qualification.

Borrower’s Signature

Date

Co-Borrower’s Signature

Date





FEDERAL PRIVACY ACT STATEMENT

The U.S. Department of Housing and Urban Development (HUD) collects information on clients in HUD-assisted home repair programs. The U.S. Privacy Act of 1974 established requirements governing HUD's use and disclosure of the information it collects on individuals and families.

The Neighborhood Development Division's operating home repair programs sent to HUD information including client income, family composition, etc. This information is transferred to HUD forms used for data collection. The forms may be sent to a Contractor who key-punches the information in preparation for processing by HUD computers.

USE: HUD used this information for budget development, program evaluation and planning and reports to the President and Congress. HUD also uses the information to monitor compliance with Federal requirements concerning eligibility for home repair and to verify the accuracy and completeness of the income information.

PUBLIC ACCESS: Summaries of client data are available to the public. Disclosure of information about individuals and families is restricted by the privacy Act of 1974. Such information is released to appropriate Federal, State or local agencies to verify information relevant to program eligibility determinations and when applicable to other civil, criminal or regulatory matters.

The Privacy Act restricts HUD's disclosure of information on individuals and families but does not restrict the Housing Agency from releasing such information. There may be State and local laws or regulations that govern disclosure by the Neighborhood Development Division.

INFORMATION REQUIREMENTS: Giving your Social Security number to HUD of the Housing Agency is voluntary. HUD uses the Social Security number as an identifier when computer-match to check the eligibility for home repairs made by the Neighborhood Development Division.

The other information must be provided to HUD so that it may carry out its monitoring data collection responsibilities for Home Repair Programs.

AUTHORITY: HUD is permitted to ask for the information provided by the U.S. Housing Act of 1937 as amended 42 U.S.C., 1937 et. seq., the Housing and Community Development Act of 1981, Public Law 97-35, 85 Stat., 348, 408.

I have read this Privacy Act Statement.

Owner

Date

Owner

Date

If you believe that you have been discriminated against, you may call the Fair Housing and Equal Opportunity National Toll-free Hotline at (800) 424-8590. (Within the Washington DC Metropolitan Area, call 426-2500).

Addendum 1 to Form HUD-50058 (8/85)



CONFLICT OF INTEREST DISCLOSURE FORM

All Applicants

The standards in OMB Circular A-110, Subpart C, provide that no employee, officer, or agent shall participate in the selection, award, or administration of a contract supported by Federal funds if a real or apparent conflict of interest would be involved. Such a conflict would arise when an employee, officer, or agent, any member of his or her immediate family, his or her partner, or an organization which employs or is about to employ any of the parties indicated herein, has a **financial or other interest** in the firm selected for an award.

CDBG and HOME Applicants Only

The CDBG regulations at 24 CFR 570.611 and HOME regulations at 24 CFR 92.356 provide that no person who is an employee, agent, consultant, officer, or elected official or appointed official of the recipient or subrecipient that are receiving CDBG or HOME funds and (1) who exercises or has exercised any functions or responsibilities with respect to activities assisted with CDBG funds; or (2) who is in a position to participate in a decision-making processor gain inside information with regard to these activities, may obtain a financial interest from a CDBG-assisted or HOME-assisted activity, or have any interest in any contract, subcontract, or agreement with respect thereto, or the proceeds thereunder, either for themselves or those with whom they have family or business ties, during their tenure or for one (1) year thereafter.

A disclosure of the nature of any perceived or actual conflict must be made prior to the execution of agreements utilizing CDBG or HOME: (check all that apply)

IF NO CONFLICT EXISTS, COMPLETE THE FOLLOWING:

I certify that no conflict of interest exists between City of Garland and _____

I certify that no conflict of interest exists between the City of Garland and _____

IF A CONFLICT EXISTS, COMPLETE THE FOLLOWING:

I certify that a conflict of interest does exist between City of Garland and _____

I certify that a conflict of interest does exist between City of Garland and (name of subcontractor) _____

Describe the nature of the conflict of interest below. Identify the individual, employment and the conflict or potential conflict, and their affiliation with your organization.

Applicant Signature: _____ Date: _____

Applicant Signature: _____ Date: _____

HUD APPROVAL OBTAINED IN WRITING IF A CONFLICT EXTISTS

Signature of Authorized Agency Official – Loan Supervisor or Grants Manager Date

Typed Name and Title



THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE

Applicant Name:

Property Address:

It is illegal to discriminate in the provision 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 a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and 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 nation origin composition of a neighborhood or geographic 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 a one-to four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency noted below:

City of Garland Housing and Community Services
800 Main Street – First Floor, Garland TX 75040
972-205-2130

Date

Date



FLOOD DISASTER
PROTECTION ACT OF 1973

Applicant Name:

Property Address:

I/We hereby acknowledge that we have been advised of the Flood Disaster Protection Act of 1973 and the requirements that I/We provide such insurance coverage on any property located within an area designated as a Flood Hazard Area. Should the subject property fall within a flood hazard area as defined in the Act, then I/We authorize CITY OF GARLAND HOUSING AND COMMUNITY SERVICES, its successors and/or assigns to purchase such insurance and I/We further agree to pay promptly the cost thereof.

Date

Date



For Your Protection: Get a Home Inspection

Name of Buyer(s): _____

Property Address: _____

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems
- identify items that need to be repaired or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required for three reasons:

- to estimate the market value of a house
- to make sure that the house meets FHA minimum property standards/requirements
- to make sure that the house is marketable

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you.

Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the National Radon Information Line at 1-800-SOS-Radon (1-800-644-6999). As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.

_____ I/We choose to have a home inspection performed.

_____ I/We choose not to have a home inspection performed.

Signature & Date

Signature & Date



U.S. Department of Housing and Urban Development

Office of Housing – Federal Housing Commissioner

Important Notice to Homebuyers

You must read this entire document at the time you apply for the loan. Return one copy to lender as proof of notification and keep one copy for your records.

Condition of Property

The property you are buying is not HUD/FHA approved and HUD/FHA does not warrant the condition or the value of the property. An appraisal will be performed to estimate the value of the property, but this appraisal does not guarantee that the house is free of defects. You should inspect the property yourself very carefully or hire a professional inspection service to inspect the property for you.

Interest Rate and Discount Points

- HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the lender you have chosen.
 - The interest rate, any discount points and the length of time the lender will honor the loan terms are all negotiated between you and the lender.
 - The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.
 - Lenders may agree to guarantee or "lock-in" the loan terms for a definite period of time (i.e., 15, 30, 60 days, etc.) or may permit your loan to be determined by future market conditions, also known as "floating". Lenders may require a fee to lock in the interest rate or the terms of the loan, but must provide a written agreement covering a minimum of 15 days before the anticipated closing. Your agreement with the lender will determine the degree, if any, that the interest rate and discount points may rise before closing.
 - If the lender determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.
-

Don't Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for a mortgage loan.

- Do not falsify information about your income or assets.
- Disclose all loans and debts (including money that may have been borrowed to make the down payment).
- Do not provide false letters-of-credit, cash-on-hand statements, gift letters or sweat equity letters.
- Do not accept funds to be used for your down payment from any other party (seller, real estate salesperson, builder, etc.).
- Do not falsely certify that a property will be used for your primary residence when you are actually going to use it as a rental property.
- Do not act as a "strawbuyer" (somebody who purchases a property for another person and then transfers title of the property to that person), nor should you give that person personal or credit information for them to use in any such scheme.
- Do not apply for a loan by assuming the identity of another person.

Penalties for Loan Fraud: Federal laws provide severe penalties for fraud, misrepresentation, or conspiracy to influence wrongly the issuance of mortgage insurance by HUD. You can be subject to a possible prison term and fine of up to \$10,000 for providing false information. Additionally, you could be prohibited from obtaining a HUD-insured loan for an indefinite period.

Report Loan Fraud: If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, you should report the matter by calling your nearest HUD office or the HUD Regional Inspector General, or call the HUD Hotline on 1 (800) 347-3735.

Warning: It is a crime to knowingly make false statements to the United States Government on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Discrimination

If you believe you have been subject to discrimination because of race, color, religion, sex, handicap, familial status, or national origin, you should call HUD's Fair Housing & Equal Opportunity Complaint Hotline: 1 (800) 669-9777.

About Prepayment

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment. You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date (the first day of the month) if the lender stated this policy in its response to a request for a payoff figures. Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The lender can refuse to accept prepayment on any date other than the installment due date.

ACKNOWLEDGEMENT: I acknowledge that I have read and received a copy of this notice at the time of loan application. This notice does not constitute a contract or binding agreement. It is designed to provide current HUD/FHA policy regarding funds.

Borrower

Co-Borrower

Date

Date



GARLAND

**NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF APPRAISAL REPORT**

Applicant Name:

Property Address:

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. If you would like a copy of the appraisal report contact:

City of Garland Housing and Community Services
800 Main Street – First Floor, Garland TX 75040
972-205-2130

Applicant

Date

Co-Applicant

Date



DISCLOSURE NOTICES

Applicant Name:

Property Address:

Date:

AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

_____ Primary Residence – Occupied by Applicant(s) within 30 days of closing.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014

Applicant Signature

Co-Applicant Signature

ANTI-COERCION STATEMENT

The insurance laws of Texas provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Company

Agent

Agent's Address

Agent's telephone number

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FAIR CREDIT REPORTING ACT

An investigation will be made as 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 credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

Applicant Signature

Co-Applicant Signature

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 – This notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right to access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required by permitted law.

Applicant Signature

Co-Applicant Signature



Form **W-9**
(Rev. November 2005)
Department of the Treasury
Internal Revenue Service

**Request for Taxpayer
Identification Number and Certification**

**Give form to the
requester. Do not
send to the IRS.**

Print or type
See Specific Instructions on page 2.

Name (as shown on your income tax return)	
Business name, if different from above	
Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶	
<input type="checkbox"/> Exempt from backup withholding	
Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
City, state, and ZIP code	
List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number
+ +
or
Employer identification number
+

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here	Signature of U.S. person ▶	Date ▶
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Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,



Acknowledgement of Receipt First Time Homebuyer

Date: _____

Owner: _____

Property: _____

Garland, TX _____

By my signature below, I _____ have received a copy of the EPA pamphlet, entitled
Protect Your Family From Lead In Your Home.

Owner

Date