

## Washington County CDA-Down Payment Assistance Application

### Application Checklist of Required Documents

- ☐ Completed Application Form All Parts
- ☐ **Review, sign and date all release forms**
- ☐ Monthly Budget Worksheet
- ☐ Proof of All Household Income
  - Pay stubs: Most recent 2 months
  - Benefit Statement/Letter: Example: Social Security, Disability, Pension, Food Support or Unemployment. **Statement needs to show amount received and must be for current time period.**
  - If self-employed, Profit & Loss Statement for most recent quarter
- ☐ Two most recent bank statements for all accounts, including: bank accounts, savings accounts, custodial accounts in which you as a borrower receive funds, all investment accounts, stocks, bonds, etc., other than retirement accounts in which you are **not** receiving income. Statements must include **all pages; website printouts must show your name and at least the last 4 of your account number on each page.**
- ☐ If you receive child support and/or spousal maintenance must have copy of Divorce Decree along with current proof of receipt of support.
- ☐ 2 years most recently filed Federal Tax Returns and W2s and/or 1099s
- ☐ Copy of your signed and agreed upon purchase agreement
- ☐ Copy of property appraisal
- ☐ Copy of the Home Inspection
- ☐ Copy of Homebuyer Education Certificate for each borrower listed on the first mortgage
- ☐ Certificate of Homebuyer Counseling by HUD Approved Agency or other proof counseling was received within the last 6 months
- ☐ Copy of credit report, must be within last 90 days. If you need a report, one can be pulled by the CDA at no charge and will **not** show up on your credit report.
- ☐ Lead Based Paint Pamphlet Receipt
- ☐ **CDA program staff may request additional documents as needed**

### Questions? Call 651-202-2822

#### Send completed application packet to:

- Fax: 651-458-1696  
Attn: Homeownership
- Email using the following directions:  
When emailing your application, re-save documents as "Last Name\_DPA\_(Date\_)"  
**Send to:** [Homeownership@washingtoncountycda.org](mailto:Homeownership@washingtoncountycda.org)
- Mail: Attn: Homeownership  
Washington County CDA  
7645 Currell Blvd.  
Woodbury, MN 55125



## HOME BUYER DOWN PAYMENT ASSISTANCE APPLICATION

*NOTE: If you have impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about the down payment assistance program, please communicate with CDA staff about arranging alternative accommodations.*

**\*\*Do you need an interpreter when communicating with CDA staff?** ☐ Yes \_\_\_\_\_ (language) ☐ No

How did you hear about the down payment assistance program?

- |  |  |
|--|--|
| <input type="checkbox"/> Lender / Mortgage company                       | <input type="checkbox"/> Agency (which one: _____)                         |
| <input type="checkbox"/> Realtor   | <input type="checkbox"/> Newspaper, Flyer or Brochure                      |
| <input type="checkbox"/> Someone who took a workshop, Friend or Relative | <input type="checkbox"/> CDA Website <input type="checkbox"/> Other: _____ |

### Borrower(s) Information:

#### Borrower #1

Name (Please print): \_\_\_\_\_ Email: \_\_\_\_\_  
First MI Last

Current Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security # \_\_\_\_\_

Phone #1 \_\_\_\_\_ Phone #2 \_\_\_\_\_

Gender Identity/Expression: ☐ Male ☐ Female ☐ Other (please specify) \_\_\_\_\_

Preferred Language: \_\_\_\_\_ Birth Date \_\_\_\_\_

Your ethnicity: ☐ Hispanic, Latino, or Spanish ☐ Non-Hispanic

Race:(select one)

#### Single Race

- ☐ American Indian / Alaskan Native
- ☐ Asian
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ White

#### Multiple Race

- ☐ American Indian / Alaskan Native & White
- ☐ American Indian / Alaskan Native & Black
- ☐ Asian & White
- ☐ Black or African American & White
- ☐ Native Hawaiian/Other Pacific Islander & Black
- ☐ Other race: \_\_\_\_\_

Marital Status (**select one**): ☐ Married ☐ Partnered ☐ Single ☐ Divorced ☐ Separated ☐ Widowed

Are you disabled? ☐ Yes ☐ No

Are currently enlisted in the Armed Forces? ☐ Yes ☐ No Are you a veteran? ☐ Yes ☐ No

Are you a single parent household? ☐ Yes ☐ No

**Borrower #2 (If Applicable)**

Name (Please print): \_\_\_\_\_ Email: \_\_\_\_\_

First MI Last

Relationship to Individual #1 \_\_\_\_\_

Current Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security # \_\_\_\_\_ Birth Date \_\_\_\_\_

Phone #1 \_\_\_\_\_ Phone #2 \_\_\_\_\_

Gender Identity/Expression: ☐ Male ☐ Female ☐ Other (please specify) \_\_\_\_\_Your ethnicity: ☐ Hispanic, Latino, or Spanish ☐ Non-Hispanic

Race:(select one)

**Single Race**

- ☐ American Indian / Alaskan Native  
☐ Asian  
☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ White

**Multiple Race**

- ☐ American Indian / Alaskan Native & White  
☐ American Indian / Alaskan Native & Black  
☐ Asian & White  
☐ Black or African American & White  
☐ Native Hawaiian/Other Pacific Islander & Black  
☐ Other race: \_\_\_\_\_

Marital Status (**select one**): ☐ Married ☐ Partnered ☐ Single ☐ Divorced ☐ Separated ☐ WidowedAre you disabled? ☐ Yes ☐ NoAre currently enlisted in the Armed Forces? ☐ Yes ☐ No Are you a veteran? ☐ Yes ☐ NoAre you a single parent household? ☐ Yes ☐ No**Household Information** (if you need more room use back of sheet)

Provide for ALL people who will live in the purchased property, including buyer(s):

Full Name	Relationship to Borrower(s)	Birth Date M/D/YY	Full Time Student? Y/N

**Employment and Income Information** (if you need more room use back of sheet)

Must include income for **all** individuals who will **1.** sign the first mortgage and/or **2.** Will live in the property being purchased **and** will sign/guarantee the first mortgage note or **3.** Is the legal spouse of a mortgagor **and** will live in the property. List income from all sources (*work, self-employment, disability, child support, unemployment, alimony, regular contributions, social security, etc. for further details ask staff*)

Household Member (person receiving income)	Employer (included name and address) /Other Income Sources and Hire Date or date started receiving	Rate of Pay (hr/wk/mo)	If Applicable, Frequency of pay (weekly, every other week, monthly) and average number of hours worked in pay period
		\$ per (ex. \$15 per hr)	(ex. 80hrs every other week)
		\$ per	
		\$	
		\$	

**Bank Account/Other Asset Accounts**

Household Member	Checking/Savings Account		Stocks/Bonds/Investment Accounts	
	Name of Bank or Credit Union		Company Name	
	Type of Account	Account #	Type of Asset	Cash Value of Asset
		\$ Amount on Deposit		
	Name of Bank or Credit Union		Company Name	
	Type of Account	Account #	Type of Asset	Cash Value of Asset
		\$ Amount on Deposit		
	Name of Bank or Credit Union		Company Name	
	Type of Account	Account #	Type of Asset	Cash Value of Asset
		\$ Amount on Deposit		
	Name of Bank or Credit Union		Company Name	
	Type of Account	Account #	Type of Asset	Cash Value of Asset
		\$ Amount on Deposit		
	Name of Bank or Credit Union		Company Name	
	Type of Account	Account #	Type of Asset	Cash Value of Asset
		\$ Amount on Deposit		

## Additional Household Information

1. What was your household annual gross income (you can find this on last year's taxes)? \$ \_\_\_\_\_
2. Current housing: ☐ Rent ☐ Own ☐ Staying with family/friends  
\*\*How long have you lived there? \_\_\_\_\_
3. Current household rental payment: \$ \_\_\_\_\_ / month
4. Are you a first-time homebuyer? ☐ Yes ☐ No (You have not owned a home for the past three years.)
5. Are you a first-generation homebuyer? ☐ Yes ☐ No (Your parents did not own their own home.)
6. Have you experienced a home foreclosure, deed-in-lieu, pre-foreclosure/short sale, or bankruptcy in the past 3 years? ☐ Yes ☐ No **If yes, which one and when?** \_\_\_\_\_
7. Did you complete a Home Stretch Workshop OR Framework course online? ☐ No ☐ Yes:  
Location & Date(s): \_\_\_\_\_ Other education please list here \_\_\_\_\_
8. How much money do you have saved towards your home? \$ \_\_\_\_\_
9. Do you have any or an interest in any other assets or property not listed above that has cash value?  
List here \_\_\_\_\_

## Purchase Property and Closing Information

Property address: \_\_\_\_\_  
Address City State Zip Code

Type of Property: ☐ Single Family ☐ Town Home ☐ Condo ☐ Manufactured Home

Year Built: \_\_\_\_\_ Purchase price: \$ \_\_\_\_\_ Appraised Value \$ \_\_\_\_\_

Loan amount: \$ \_\_\_\_\_ Loan interest rate: \_\_\_\_\_ % Closing date: \_\_\_\_\_

Loan program (FHA, VA, MN Housing etc.): \_\_\_\_\_ Estimated PITI \$ \_\_\_\_\_

Lender Bank/Mortgage Co.: \_\_\_\_\_ Lender Name \_\_\_\_\_

Lender Phone # \_\_\_\_\_ Lender Fax # \_\_\_\_\_ Lender Email \_\_\_\_\_

Realtor Name \_\_\_\_\_ Realtor Phone # \_\_\_\_\_ Realtor Email \_\_\_\_\_

Title Co. \_\_\_\_\_ Title Co. Contact \_\_\_\_\_ Title Co. Phone # \_\_\_\_\_

## Certification of Application and Borrower Signature(s)

I/We understand that by completing this application I/we are applying for a down payment assistance loan through the Washington County CDA. I/we understand that this loan must be repaid when the first mortgage is paid in full, the home is sold, refinanced or no longer the primary residence of the borrower(s). I/We certify that the information I/we provided in this application is accurate, complete and true to the best of my/our knowledge and belief as of the date of my/our signature(s) below:

\_\_\_\_\_  
Borrower #1 Signature/ Date

\_\_\_\_\_  
Borrower #2 Signature/ Date

\_\_\_\_\_  
Please print Borrower's Name(s)