

# Blue Ridge Housing Network, Inc.

Lorie Noakes

134-A Peyton Street

Front Royal, VA 22630

E-mail: [blueridgehousi@embarqmail.com](mailto:blueridgehousi@embarqmail.com)

Phone: (540) 622-2711 Fax: (540) 622-2715

## PLEASE PROVIDE THE FOLLOWING INFORMATION:

- ❖ Pay stubs for the most recent month for everyone in the household over 18 years old that works part-time and/or full-time, even if they are not going to be on the loan.
- ❖ If anyone in the household receives Social Security, SSI, or Disability, please provide evidence of the amount and the time from you will receive.
- ❖ Copy of any court ordered child support, will except print out of payments from the DCSE website.
- ❖ Copy of most recent bank statement for the past 3 months for all Checking and Savings accounts, include all pages.
- ❖ Copy of Federal Tax Return for 2015 and 2014 with W2's. If self-employed we will need three years of Federal Tax Return.

*(If you do not have all two-(2) years, please contact the IRS @ 1-800-829-1040 Request Tax Letter 1722 or a printout covering the tax year you are missing)*

**PLEASE BRING COPIES, WE ARE UNABLE TO MAKE COPIES FOR YOU**

Please read through all of the application, then sign. After I receive the complete application, along with the above information I will put your information into Loan Prospector Outreach. I will notify you in writing if you need further counseling.

If you have any questions, please do not hesitate to call.

## INCOME DETERMINATIONS

All household income for family's members over 18 will be included when determining eligibility.

- i. Wages, salaries, tips commissions, etc.;
- ii. Self-employment income from owned non-farm business, including proprietorships and partnerships;
- iii. Farm self-employment income;
- iv. Interest, dividends, net rental income, or income from estates or trusts;
- v. Social Security or railroad retirement;
- vi. Supplemental Security Income, Aid to Families with Dependent Children, or other public assistance or public welfare programs;
- vii. Retirement, survivor, or disability pensions; and
- viii. Any other sources of income received regularly, including Veterans' (VA) payments, unemployment compensation, alimony or child support.



**Client 1 Information**

First Name: \_\_\_\_\_ SSN: \_\_\_\_\_

Middle Initial: \_\_\_\_\_ Home Phone Number: \_\_\_\_\_ # of Dependents # \_\_\_\_\_

Last Name: \_\_\_\_\_ # Years of School \_\_\_\_\_ Date of Birth \_\_\_\_\_  
# \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Marital Status (Single – Married – Separated – Divorced) \_\_\_\_\_ Email address \_\_\_\_\_  
\*If separated, we will need a copy of agreement

**Present Address**

Present Address: \_\_\_\_\_

City \_\_\_\_\_

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

Own / Rent? \_\_\_\_\_ Years in Residence \_\_\_\_\_

**Former Address**

(If residing at present address less than 2 years)  
Former Address \_\_\_\_\_

City \_\_\_\_\_

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

Own / Rent? \_\_\_\_\_ Years in Residence \_\_\_\_\_

**Income Information**

Gross Monthly Income: \_\_\_\_\_ When did you start this job? \_\_\_\_\_

Do you get paid: Weekly Every 2 weeks twice a month monthly?

Child Support / Alimony Income: \_\_\_\_\_ Self Employed Income: \_\_\_\_\_

Social Security / Disability Income: \_\_\_\_\_

Bank Interest & Dividend Income: \_\_\_\_\_ Gift Income: \_\_\_\_\_

**PLEASE FILL THIS PAGE OUT ONLY IF YOU ARE GOING TO BE ON THE LOAN**

**Client 2 Information**

First Name: \_\_\_\_\_ SSN: \_\_\_\_\_  
 \_\_\_\_\_  
 Middle Initial: \_\_\_\_\_ Home Phone Number: \_\_\_\_\_ # of Dependents # \_\_\_\_\_  
 Last Name: \_\_\_\_\_ # Years of School \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 \_\_\_\_\_ # \_\_\_\_\_ / / \_\_\_\_\_  
 Marital Status (Single – Married – Separated – Divorced) \_\_\_\_\_ Email address \_\_\_\_\_  
 \*If separated, we will need a copy of agreement \_\_\_\_\_

**Present Address**

**Former Address**

(If residing at present address less than 2 years)

Present Address: _____		Former Address _____	
City _____		City _____	
State _____	Zip Code _____	State _____	Zip Code _____
Own / Rent? _____	Years in Residence _____	Own / Rent? _____	Years in Residence _____

**Income Information**

Gross Monthly Income: \_\_\_\_\_ When did you start this job? \_\_\_\_\_  
 Do you get paid: Weekly Every 2 weeks twice a month monthly?  
 Child Support / Alimony Income: \_\_\_\_\_ Self Employed Income: \_\_\_\_\_  
 Social Security / Disability Income: \_\_\_\_\_  
 Bank Interest & Dividend Income: \_\_\_\_\_ Gift Income: \_\_\_\_\_

**PLEASE FILL THIS PAGE OUT FOR EVERYONE IN THE HOUSEHOLD THAT HAS INCOME AND IS NOT GOING TO BE ON THE LOAN**

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_ Self Employed Income: \_\_\_\_\_

Child Support / Alimony Income: \_\_\_\_\_

Social Security / Disability Income: \_\_\_\_\_

Bank Interest & Dividend Income: \_\_\_\_\_ Gift Income: \_\_\_\_\_

-----  
First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_ Self Employed Income: \_\_\_\_\_

Child Support / Alimony Income: \_\_\_\_\_

Social Security / Disability Income: \_\_\_\_\_

Bank Interest & Dividend Income: \_\_\_\_\_ Gift Income: \_\_\_\_\_

-----  
First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_ Self Employed Income: \_\_\_\_\_

Child Support / Alimony Income: \_\_\_\_\_

Social Security / Disability Income: \_\_\_\_\_

Bank Interest & Dividend Income: \_\_\_\_\_ Gift Income: \_\_\_\_\_

**Present Housing Expense** (combine client 1 and client 2)

Current Rent: \_\_\_\_\_

Do you currently live in subsidize housing?      Yes       No

-----  
**Monthly Debt** (not to include food, clothes, utilities, daycare, etc.) (Combine client 1 and client 2)

Car Payment: \_\_\_\_\_      Loan Payment: \_\_\_\_\_

Credit Card Payment: \_\_\_\_\_      Student Loan: \_\_\_\_\_

Other: \_\_\_\_\_

-----  
**Government Reporting**

**Ethnicity of Head of Household:** (please circle one)

Not Hispanic / Latino

Hispanic / Latino

**Race of Head of Household:**

**Single Race:**

- White/Caucasian \_\_\_\_\_
- Black/African American \_\_\_\_\_
- American Indian / Alaska Native \_\_\_\_\_
- Asian \_\_\_\_\_
- Native Hawaiian / Other Pacific Islander \_\_\_\_\_

**Multi-Race:**

- Black/African American and White \_\_\_\_\_
  - American Indian / Alaska Native and White \_\_\_\_\_
  - Asian and White \_\_\_\_\_
  - American Indian / Alaska Native and Black \_\_\_\_\_
  - Asian and Black/African American \_\_\_\_\_
  - Other multiple race \_\_\_\_\_
-

**Liquid Assets**

Do you have a Savings Account? \_\_\_\_\_ If yes, how much is your account? \_\_\_\_\_

Do you have any stocks or bonds? \_\_\_\_\_ If yes, how much? \_\_\_\_\_

Will anyone be giving you gift of funds? \_\_\_\_\_ If yes, how much? \_\_\_\_\_

Do you have an inheritance? \_\_\_\_\_ If yes, how much? \_\_\_\_\_

County/City you wish to purchase in: \_\_\_\_\_

Cash you have available for down payment: \_\_\_\_\_

**Declarations** (please circle)

**Client 1**

**Client 2**

Does the client intend to occupy the property as his/her primary residence?

YES NO

YES NO

Has the client had an ownership interest in a property in the last 3 years?

YES NO

YES NO

Has the client been declared bankrupt within the past 7 years?

YES NO

YES NO

Has the client had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?

YES NO

YES NO

What is the client's citizenship?

US Citizen  
Perm Resident Alien  
Non-perm Res Alien

US Citizen  
Perm Resident Alien  
Non-perm Res Alien

**List all family members in house, including yourself:**

Name	Age	Do they Work?
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**All adults over 18 must also be listed, even if they are not going to be on the loan!**

**How did you hear about BRHN?**

Friend \_\_\_\_\_      Loan Officer \_\_\_\_\_      Radio \_\_\_\_\_      TV \_\_\_\_\_  
 Realtor \_\_\_\_\_      Newspaper \_\_\_\_\_      Website \_\_\_\_\_      Other \_\_\_\_\_

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Date





**Disclaimer**

I/we, the undersigned applicant(s) for assistance in my/our effort to obtain housing/ counseling advice, group education and assistance from the Blue Ridge Housing Network, Inc., hereby release and hold harmless the agency and staff of the Blue Ridge Housing Network, Inc. as they pursue this process. I/We fully understand that the staff of Blue Ridge Housing Network, Inc. will not provide me/us with legal advice or representation that I/we are fully responsible for obtaining legal counsel, as appropriate.

I/We further understand that all information provided by me/us will remain strictly confidential. However, I/we understand Blue Ridge Housing Network, Inc. receives funding from U.S. Dept. of Housing and Urban Development (HUD), Virginia Housing Development Authority (VHDA), Dept. of Housing and Community Development (DHCD) and Northern Shenandoah Valley Regional Commission (NSVRC) and is required to share demographic and program required information/data with funders and their agents.

The information/data shared with funders is for purposes of program monitoring and auditing, compliance, and follow up with me within the next three years for the purposes of program evaluation and compliance.

The undersigned:

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Blue Ridge Housing Network  
Counselor

\_\_\_\_\_  
Date

---

**Loan Prospector® Outreach**  
**Mortgage Loan Assessment Client Consent and Agreement**

I, each of the persons signing below, agree that my request for a mortgage loan assessment ("Request for Assessment"), including all personal information furnished to my housing counselor and one or more credit reports obtained in connection with my request ("Request Information"), may be received and reviewed by an automated underwriting service and one or more mortgage lenders ("Lenders") which I may designate for my housing counselor to send my Request Information. I also consent that my housing counselor may request and obtain one or more credit reports, as necessary, in connection with my Request for Assessment and that each Lender that I designate may receive and review the results of my Request for Assessment.

\_\_\_\_\_  
Client's Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client's Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



**TERMS OF HOME FUNDS**  
**HOMEownership Down Payment Assistance Program – 2016/2017**

Please be advised that these grant dollars take the form of a second lien on the house.

If I/We use the house as my/our primary residence and do not sell, rent or refinance the property for five (5) years, in accordance with guidelines set forth by the Federal Government, the lien is forgiven upon the anniversary date of closing.

- That I/we shall use the property as my/our primary residence for a period not less than 5 years when \$1,000.00 to \$14,999.00 in HOME funds is invested.
  - a. No refinancing, equity loan, secured letter of credit, or any other mortgage obligation or other debt (collectively, "Debt") secured by the HOME-assisted Unit, may be incurred except as approved in advance and in writing by the Department in accordance with the HOMEownership Down Payment Assistance (DPA) Program. At no time shall the Local Administrator approve any such debt. The original amount of HOME funds received at the initial purchase of the house will be due and payable in full to DHCD if there is a refinance or sale of the property during the affordability period.
  - b. The owner of the HOME-assisted Unit shall at all times maintain the Affordable Unit as his or her principal place of residence.
  - c. At no time shall the owner of the HOME-assisted Unit lease or rent the Affordable Unit to any person or persons.
  - d. No improvement may be made to the HOME-assisted Unit that would affect its bedroom configuration.

*I have read and understand the contents of this letter. The BRHN interviewer clarified any questions I may have had at the time of signature.*

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

# MONTHLY SPENDING PLAN

**Enter what you are currently spending on a monthly basis**

Indicate # of people in household:

Adults \_\_\_\_\_ Children \_\_\_\_\_

## NET MONTHLY INCOME

Source 1 \_\_\_\_\_

Source 2 \_\_\_\_\_

Other Income \_\_\_\_\_

**Total Income (A)** \_\_\_\_\_

## FIXED EXPENSES

Rent \_\_\_\_\_

Electric \_\_\_\_\_

Gas/Oil \_\_\_\_\_

Water/Sewer \_\_\_\_\_

Telephone (basic) \_\_\_\_\_

    Long distance \_\_\_\_\_

    Cellular \_\_\_\_\_

Trash pickup \_\_\_\_\_

Cable/Internet \_\_\_\_\_

Auto payment(s) \_\_\_\_\_

Auto Insurance \_\_\_\_\_

Life Insurance \_\_\_\_\_

Renter Insurance \_\_\_\_\_

Child Support/Alimony \_\_\_\_\_

Medical Insurance \_\_\_\_\_

Child Care \_\_\_\_\_

Other \_\_\_\_\_

**Total (B)** \_\_\_\_\_

## CREDITOR PAYMENTS

Installment Loans \_\_\_\_\_

Credit Card Payments \_\_\_\_\_

**Total Payments (C)** \_\_\_\_\_

## FLEXIBLE EXPENSES

Saving \_\_\_\_\_

Groceries \_\_\_\_\_

Lunch (work / school) \_\_\_\_\_

Eating out \_\_\_\_\_

Entertainment / Hobbies \_\_\_\_\_

Laundry / Dry Cleaning \_\_\_\_\_

Cleaning Supplies \_\_\_\_\_

Clothing \_\_\_\_\_

Gasoline / Bus / Taxi \_\_\_\_\_

Newspaper / Magazine \_\_\_\_\_

Alcohol / Cigarettes \_\_\_\_\_

Church / Charity \_\_\_\_\_

Tuition / Books \_\_\_\_\_

Barber / Beauty Shop \_\_\_\_\_

Auto Maintenance \_\_\_\_\_

House Maintenance \_\_\_\_\_

Doctor / Dentist \_\_\_\_\_

Prescriptions \_\_\_\_\_

Pets \_\_\_\_\_

Parking / Tolls \_\_\_\_\_

Lottery / Bingo \_\_\_\_\_

Other \_\_\_\_\_

**Total (D)** \_\_\_\_\_

## EXPENSES

FIXED (B) \_\_\_\_\_

CREDITOR (C) \_\_\_\_\_

FLEXIBLE (D) \_\_\_\_\_

**TOTAL EXPENSES (E)** \_\_\_\_\_

Subtract Expenses from Income (A – E):

TOTAL INCOME (A) \_\_\_\_\_

TOTAL EXPENSES (E) \_\_\_\_\_

**DIFFERENCE + or -** \_\_\_\_\_

---

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

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

**CERTIFICATION:** I hereby certify that I have reviewed the above budget with the application(s) and concur that it is reasonable.

Lender or Counselor Signature: \_\_\_\_\_

## VHDA's Free Homebuyer Education Class

The VHDA Homeownership Education Program is designed to take the mystery out of the home buying process and help first-time homebuyers prepare to make the important choices related to homeownership.

Personal Finances

Role of the Lender

Home Inspections

Credit Reports

Working with your Real Estate Agent

Closing your Mortgage Loan

Tuesday, November 08, 2016

6:00pm - 9:00pm

1<sup>st</sup> Session

Tuesday, November 15, 2016

6:00pm - 9:00pm

2<sup>nd</sup> Session

Location of Classes:

Blue Ridge Housing Network, 115 Chester Street, Front Royal, VA 22630

Tuesday, January 10, 2017

6:00pm - 9:00pm

1<sup>st</sup> Session

Tuesday, January 17, 2017

6:00pm - 9:00pm

2<sup>nd</sup> Session

Location of Classes:

Blue Ridge Housing Network, 134 Peyton Street, Front Royal, VA 22630

Saturday, March 18, 2017

10:00am – 4:00pm

Location of Classes:

Behind the Open Door Baptist, 1437 Front Royal Road, Winchester, VA 22602

Tuesday, May 09, 2017

6:00pm - 9:00pm

1<sup>st</sup> Session

Tuesday, May 16, 2017

6:00pm - 9:00pm

2<sup>nd</sup> Session

Location of Classes:

Blue Ridge Housing Network, 134 Peyton Street, Front Royal, VA 22630

Tuesday, July 11, 2017

6:00pm - 9:00pm

1<sup>st</sup> Session

Tuesday, July 18, 2017

6:00pm - 9:00pm

2<sup>nd</sup> Session

Location of Classes:

Blue Ridge Housing Network, 134 Peyton Street, Front Royal, VA 22630

Saturday, September 16, 2017

10:00am – 4:00pm

Location of Classes:

Behind the Open Door Baptist, 1437 Front Royal Road, Winchester, VA 22602

**For Reservation:**

**www.vhda.com**

Click, *free homebuyer education*

Click, *find a class near you*

*Enter the city you want to attend a class, submit*

*Select the class you want to attend, register*

If you don't have access to the internet, please call (540) 622-2711