

**CHAMPLAIN  
HOUSING TRUST**



**HOMEOWNERSHIP CENTER**  
NMLS#184793 & #179570  
MLO NMLS#194005, 377856

**Champlain Housing Trust**  
Manufactured Home Down Payment Loan  
Pre-Qualification Request

**Return Application to:**

13 Lake Street  
St. Albans, VT 05478  
Tel: toll free: 1-877-274-7431  
Franklin County:(802) 527-2361 x101  
Fax: (802) 527-2373

[www.getahome.org/loans](http://www.getahome.org/loans)

**Instructions**

- ❖ This form will determine if you qualify for a down payment loan through the Champlain Housing Trust Manufactured Home Down Payment Loan program. Thank you for taking the time to fill it out carefully and completely.
- ❖ Please answer all questions on this form and return it to the address above. **Incomplete forms will not be processed until all information has been submitted.**
- ❖ If you need help filling out this form or have questions about the program, please call our toll free or local Franklin County number at the top of this sheet.
- ❖ Please use another sheet of paper for any section, if needed. ***Please provide a detailed explanation of any recent credit related issues.***
- ❖ The pre-qualification decision process may take up to four weeks from the time your completed application has been submitted. Completing this form does not guarantee your eligibility for a loan or that you will successfully receive a loan through the Champlain Housing Trust (CHT).
- ❖ Once your application and required documents have been reviewed, CHT will contact you if more information is needed to determine your eligibility.
- ❖ Home Buyer Education is required for program participants. Please contact your local Home Ownership Center for details regarding the next available workshop in your area. To locate the Home Ownership Center nearest you, please visit [www.vthomeownership.org](http://www.vthomeownership.org) or call one of the numbers listed above.

**CHAMPLAIN  
HOUSING TRUST**



**NeighborWorks®**  
CHARTERED MEMBER



\_\_\_\_\_ For Office Use Only \_\_\_\_\_

Date application received: \_\_\_\_\_

Date application complete: \_\_\_\_\_

Customer#: \_\_\_\_\_

## **CHT Manufactured Home Loan Pre-Qualification Checklist**

Please include the following documents with your completed pre-qualification packet. If you have questions, please contact us at 802-527-2361 or 877-274-7431.

- Income documents:** One month of pay stubs from employment income for all applicants, and/or benefit award letters for all applicants, and/or two most recent years tax returns to document self employment or rental income, and/or documentation of any other income source including child support or alimony payments, pensions, etc.
- Asset documents:** Most recent statement from all checking, savings, retirement, and other investment accounts.
- Purchase and Sale Contract:** If you have already signed a purchase and sale contract, please enclose a copy with your prequalification packet. If you have not yet selected the property you wish to purchase, we will collect that from you at a later date.
- Commitment of other financing:** If you have already obtained a prequalification, preapproval, or loan commitment from another lender, please enclose a copy. If you have not yet chosen a lender or applied for other financing, we will collect that information from you at a later date.
- Home Buyer Education Certificate:** A certificate verifying that you have completed Home Buyer Education must be presented prior to loan closing. If you have already attended a workshop and counseling session, please provide a copy of your certificate.
- Explanation for any "yes" answers to disclosure questions:** If you answered "yes" to any disclosure questions on the last page of the pre-qualification form, please provide a written explanation and any related supporting documentation. You may attach additional sheets as necessary.

**Please be sure to sign the Pre-Qualification Form. Failure to provide all requested documents and signatures will result in a delay in our ability to evaluate your request.**

# CHT MANUFACTURED HOME DOWN PAYMENT LOAN PRE-QUALIFICATION REQUEST

## Section A: Applicant Information: *(Please complete the following section for all applicants.)*

	Applicant	Co-Applicant
<b>Name:</b>		
<b>Social Security:</b>		
<b>Date of Birth:</b>		
<b>Marital Status:</b>	<input type="checkbox"/> Married/Civil Union <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	<input type="checkbox"/> Married or Civil Union <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
<b>Citizenship:</b>	<input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien	<input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien
<b>Current Address:</b>		
<b>Phone:</b>	Home: _____ Work/Cell: _____	Home: _____ Work/Cell: _____
<b>Email Address:</b>		

How many dependents do you have? \_\_\_\_\_ List ages of all household members: \_\_\_\_\_  
 Are you currently serving in the US Military? \_\_\_\_\_ Are you a US Military Veteran? \_\_\_\_\_

## Section B: HOME PURCHASE INFORMATION

Have you attended a Home Buyer Education Workshop at your local NeighborWorks® Home Ownership Center? Yes No  
 I currently: Rent a home. Please provide the following information for the past two years:

Dates	Rent Amount	Landlord Name, Mailing Address, and Phone Number
From _____ to _____	\$ _____	
From _____ to _____	\$ _____	

Other Living Arrangements (please provide name, address, amount paid, and any other applicable information): \_\_\_\_\_

Own a home. Please complete all available information in **both** columns in the table below.

Please complete all available information in the **"New Home"** column of the table below.

	Existing Home (if applicable)	New Home
<b>Property Address:</b>		
<b>Year, Make, Model:</b>		
<b>Home Description:</b>	<input type="checkbox"/> Single-wide <input type="checkbox"/> Double-wide <input type="checkbox"/> Modular	<input type="checkbox"/> Single-wide <input type="checkbox"/> Double-wide <input type="checkbox"/> Modular
<b>Location:</b>	<input type="checkbox"/> On owned land <input type="checkbox"/> In a Park	<input type="checkbox"/> On owned land <input type="checkbox"/> In a Park
<b>If in a park, Park Name :</b>		
<b>Lot Rent/Condo Fees/HOA:</b>	\$ _____	\$ _____
<b>Property Taxes</b>	\$ _____	\$ _____
<b>Property Insurance:</b>	\$ _____ per year	\$ _____ per year
<b>Lender Name:</b>		
<b>Lender Address:</b>		
<b>Interest Rate &amp; Term:</b>	_____ % Fixed <input type="checkbox"/> Adjustable <input type="checkbox"/> _____ Months	_____ % Fixed <input type="checkbox"/> Adjustable <input type="checkbox"/> _____ Months
<b>Monthly Payment:</b>	\$ _____ Includes Taxes <input type="checkbox"/> Insurance <input type="checkbox"/> Other <input type="checkbox"/>	\$ _____ Includes Taxes <input type="checkbox"/> Insurance <input type="checkbox"/> Other <input type="checkbox"/>

## Section C: LIABILITIES AND DEBTS

Do you have any monthly installment debt?  Yes  No If yes, please complete the section below & attach additional sheets if necessary. (Installment debt includes payments on credit cards, student loans, auto loans, etc. Regular monthly payments like rent and utilities should not be included.)

Creditor name	Balanced Owed	Monthly Payment

Are you required to make alimony or child support payments? \_\_\_\_\_ If yes, payment amount & frequency: \$ \_\_\_\_\_ every \_\_\_\_\_

**Section D: INCOME AND EMPLOYMENT HISTORY**

Please list below GROSS MONTHLY INCOME for all applicants. Gross monthly income is the income BEFORE taxes and insurance are withheld from any of the following sources: employment, tips, overtime, benefit payments, pension, self employment, or other regular sources.

Applicant Name	TYPE of Income	Name & Address of Employer or Benefit provider	Avg. # Hours Per Week	How often are you paid?	Current <u>Gross</u> Monthly Income	Date of Hire & Job Title ( <i>If applicable</i> )
1. Primary Applicant					\$	
2. Co-applicant					\$	
3.					\$	
4.					\$	
TOTAL Gross Monthly Income:					\$	

Please list employment history for the past two years for all applicants if current employment is less than two years old. Please attach additional sheet if necessary.

Applicant Name	Employer Name & Address	Avg. # Hours Per Week	How often were you paid?	Rate of Pay	Date of Hire & Job Title ( <i>If applicable</i> )
1. Primary Applicant				\$	
2. Co-applicant				\$	

**Section E: ASSETS**

Please list below all cash asset information including checking, savings, retirement, and investment accounts:

Account Owner	Financial Institution Name	Financial Institution Address	Balance as of Most Recent Statement	Account type: checking/savings/IRA, etc.
1.			\$	
2.			\$	
3.			\$	
Total:			\$	

Please list any of the accounts above that will be used in whole or in part to cover costs associated with your home purchase:

If funds other than those listed above will be used to cover costs associated with your home purchase, please list the sources and amounts below:

**Please list below any non-cash assets that you own or have an ownership interest in. This may include real estate, business, or other property.**

Asset Description:	Approximate Value	Percentage of Ownership
1.		
2.		

**Section F: DISCLOSURE QUESTIONS**

**Are you presently, or have you ever been involved with:**

**YES NO**

Bankruptcy?		
Judgment?		
Lawsuit?		
Any other legal claims?		
Are you now, or have you been in the past two years, late on any monthly payments?		

If you answered yes to any of these, please explain here, or attach additional sheets if necessary \_\_\_\_\_

**Section G: AFFIRMATION, ACKNOWLEDGEMENT, AND SIGNATURE(S)**

Each of the undersigned specifically represents to Champlain Housing Trust, Inc. (CHT) and to CHT's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that:

- (1) the information provided in this form is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.
- (2) all statements made in this worksheet are made for the purpose of determining program eligibility
- (3) if approved, the property will not be used for any illegal or prohibited purpose or use
- (4) if approved, the property will be occupied as a primary residence
- (5) Champlain Housing Trust, Inc., its servicers, successors or assigns may retain the original and/or an electronic record of this form, whether or not I am eligible for the program and/or a Loan is subsequently recommended
- (6) Champlain Housing Trust, Inc. and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the worksheet, and I am obligated to amend and/or supplement the information provided in this form if any of the material facts that I have represented herein should change prior to the origination of any such Loan
- (7) This Pre-Qualification Form is not considered an application for a Loan, I will be required to complete a Loan Application Form prior to Champlain Housing Trust, Inc. loan committee making a loan decision.

**Acknowledgement.** Each of the undersigned hereby acknowledges that Champlain Housing Trust, Inc., its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Pre-Qualification Form, for any legitimate business purpose through any source, including a source named in this worksheet such as a financial institution, employer, landlord, creditor, housing counseling agency or a consumer reporting agency.



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

\_\_\_\_\_  
Co-applicant Signature                      Date

Champlain Housing Trust, Inc. is an Equal Housing Lender. Discrimination is prohibited by Federal Law.

**GOVERNMENT MONITORING INFORMATION**

The following information is requested by the Federal Government in order to monitor the Lender's compliance with equal credit opportunity, fair housing and mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether or not you choose to provide it. However, if you choose not to provide it, under Federal regulations this Lender is required to note race and gender on the basis of visual observation or surname.

**Applicant:**  I do not wish to provide this information, or check all that apply:  Handicapped/Disabled **Sex:**  Female Head of Household  Female  Male

**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino **Race:**  White  Black/African American  Asian  Native Hawaiian/Other Pacific Islander  American Indian/Alaskan Native  American Indian/Alaskan Native and White  Asian and White  Black African American and White  Other Multi-Racial \_\_\_\_\_

**Co-Applicant:**  I do not wish to provide this information, or check all that apply.  Handicapped/Disabled **Sex:**  Female Head of Household  Female  Male

**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino **Race:**  White  Black/African American  Asian  Native Hawaiian/Other Pacific Islander  American Indian/Alaskan Native  American Indian/Alaskan Native and White  Asian and White  Black African American and White  Other Multi-Racial \_\_\_\_\_

If noted by Lender, by:  Visual Observation  Surname

Taken By: \_\_\_\_\_ MLO# \_\_\_\_\_ Date: \_\_\_\_\_

In person  By telephone  Mail  Internet

MLO Signature: \_\_\_\_\_