

Mississippi Housing Partnership – First Time Home Buyer Application

Attention Home Buyer: Before the Partnership invites you to attend a class for first time home buyers, the Partnership must first determine whether you meet the basic eligibility requirements of the programs. Since the Partnership's decision to take your application will be based solely on your responses to the following questions, the Partnership makes no warranty as to the accuracy of the information provided herein. The acceptance of your pre-application checklist by the Partnership representatives does not represent a commitment on the part of the Partnership to offer you a second mortgage assistance or approval of your mortgage loan.

INSTRUCTIONS:

PLEASE COMPLETE THIS ENTIRE FORM AND RETURN IT TO:

Mississippi Housing Partnership
Attn: Hynethia J. Richards
P.O. Box 22987
Jackson, MS 39225
PH: 601-969-1895 FAX: 601-969-5300

~~~~~  
**Please Check:**

Single  
 Separated  
 Divorced  
 Married

**Race:**

American Indian/Alaskan Native  
 Asian/Pacific Islander  
 Black Non-Hispanic  
 Hispanic  
 White

**Multi-Race:**

Am Indian or AI Native and White  
 Black or AA and White  
 Am Indian or AI Native & Black or AA  
 Other multiple race \_\_\_\_\_

~~~~~  
PLEASE PRINT

Name: _____ Social Security # _____

Address: _____ City/ST/ZIP _____

Home Phone: _____ Date of Birth: _____

Name/Age/Sex of Dependents: _____

Place of Employment: _____ Address: _____ Position: _____

Date of Employment: _____ Years Employed: _____ Hrs. per WK: _____

WK Ph. # _____ Extension: _____

Spouse Information: Name: _____ Social Security # _____

Address: _____ City/ST/ZIP _____

Home Phone: _____ DoB: _____ #Dependents: _____ Age: _____

Place of Employment: _____ Address: _____ Position: _____

Date of Employment: _____ Years Employed: _____ Hrs. per WK: _____

WK Ph. #: _____ Extension: _____

Rental Information: Number of years at present address: _____ Beg: Date: _____ Monthly Rent: _____

Landlord Name and Address: _____

Phone #: _____

Monthly Income:

	<u>Client 1</u>	<u>Client 2</u>	<u>Total</u>
Base Income (Gross)			
Other Income			
TOTAL			

_____ I have disclosed all household income. (Please initial)

Please answer the following questions:

- | | YES | NO |
|---|-------|-------|
| 1. Are you a first time homebuyer? (A first time homebuyer has never owned a home or has not owned a home in the past 3 years) | _____ | _____ |
| 3. Are you a first generation homebuyer? | _____ | _____ |
| 4. Does your annual total household income fall with in one of the following categories? If so, please indicate by writing your family size and income next to the category that applies. | | |

HUD Income Limits 2013 up to 80% of HUD's Median Income

Family Size	Maximum Income	Your Family Size	Your Total Income
1	\$31,300		
2	\$35,800		
3	\$40,250		
4	\$44,700		
5	\$48,300		
6	\$51,900		
7	\$55,450		
8	\$59,050		

- | | | |
|---|-------|-------|
| 4. Do you agree to attend a pre-purchase Workshop? | _____ | _____ |
| 5. Do you understand that you must occupy the home you are buying as your principal place of residence? | _____ | _____ |
| 6. Do you understand that you must be approved for a loan to purchase your new home from a lender participating in the Program? | _____ | _____ |
| 7. Do you agree to purchase a home within the City Limits of Jackson? | _____ | _____ |

Please give the name of your financial institution, type of accounts and amount of funds.

By signing the bottom portion of this form, I, the undersigned, am stating all information on this form is true. MHP is authorized to investigate my credit report, to verify my employment and income references and to obtain such other information, as they deem necessary. I understand that Federal law provides that a person who obtains information from a consumer reporting agency under false pretenses shall be fined not more than \$5,000 or imprisoned not more than one year or both. I agree to allow MHP to share credit and application information with their partner lenders as they deem necessary for the approval of my mortgage loan.

Signature: _____ Date: _____

Co-Applicant: _____ Date: _____

~~~~~

For Partnership use only: Eligible ( ) Ineligible ( )

Received by: \_\_\_\_\_ Date: \_\_\_\_\_

~~~~~