

**City of Chetek – Community Development Housing Program (CDBG) Loan  
Homeowner Application**

Date Received \_\_\_\_\_

Office use only

APPLICANT \_\_\_\_\_  
                     LAST NAME                                    MIDDLE INITIAL                                    FIRST NAME

SPOUSE \_\_\_\_\_  
                     LAST NAME                                    MIDDLE INITIAL                                    FIRST NAME

Social security numbers: \_\_\_\_\_  
   Applicant  spouse

List names of all property owners as shown on deed or land contract:  
 \_\_\_\_\_  
 \_\_\_\_\_

Applicant Telephone number: home \_\_\_\_\_ cell \_\_\_\_\_ work \_\_\_\_\_

Residence address: \_\_\_\_\_  
   Street  Town  Zip

Mailing address (if different) \_\_\_\_\_  
   Street/PO Box  Town  Zip

Total number of people living in the home (include applicant) \_\_\_\_\_ Ages of all children  
 in the home \_\_\_\_\_

Age of Structure \_\_\_\_\_ Is there a working well and septic for your household?  
 Yes \_\_\_\_\_ No \_\_\_\_\_ City water/sewer \_\_\_\_\_

Is there currently a mortgage, lien, land contract, or other debt against the home/property?  
 Yes \_\_\_\_\_ No \_\_\_\_\_

**If yes**, please state below the type of debt, amount owed, and to whom it is owed. List all loans  
 separately if more than one.

<b>Type of loan</b>	<b>Amount owed</b>	<b>Lender name</b>	<b>monthly payment</b>
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

Please list below all persons who live in your household. List the income of all persons 18 years of age or older. Income includes, but is not necessarily limited to: gross wages, salaries, commissions, net income from self employment, net income from operation of real property, interest and dividend income, Social Security, SSI, pensions, AFDC, alimony, child support, and other benefit income. If you are uncertain about including something as income, please list it below and the Program Administrator will advise you about it.

Name	relationship to Applicant	Source of income	Monthly gross Income
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

**Conflict of Interest** – Do you have family or business ties to any of the following people? **If yes**, disclose the nature of the relationship.

Person	Not related	Related	Relationship
Jeff Martin, Mayor	_____	_____	_____
Carmen Newman, clerk/treasurer	_____	_____	_____
Cheryl Freese, program administrator	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Type of Improvements needed/requesting: \_\_\_\_\_

No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to Sec. 766.587, Wis. Stats) unilateral statement classifying income from separate property under Sec. 766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.

I certify that the information in this application is correct and accurate to the best of my knowledge.

\_\_\_\_\_ Date \_\_\_\_\_

Signature of applicant

\_\_\_\_\_ Date \_\_\_\_\_

Signature of applicant

You are not required to answer the following questions – If you choose to not answer them, please check here \_\_\_\_\_  
 Age of applicant \_\_\_\_\_ Racial/ethnic background, check one: Caucasian \_\_\_ Asian \_\_\_ Black \_\_\_  
 Native American \_\_\_ Hispanic \_\_\_

CITY OF CHETEK CDBG HOUSING PROGRAM

GENERAL RELEASE OF INFORMATION

To Whom It May Concern:

I/We have applied for a loan and hereby authorize you to release to the City of Chetek the requested information listed below:

1. Previous and past employment history including employer, period employed, title of position, income, and hours worked.
2. Disability payments, social security, and pension funds.
3. Any information deemed necessary in connection with a consumer credit report or a real estate transaction.

This information will be for the confidential use of the City of Chetek determining my/our eligibility for a mortgage loan or to confirm information I/we have supplied. Please complete the attached verification request.

A photo or fax copy of this document may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed release of information form will be kept on record with the City of Chetek.

\_\_\_\_\_  
Last, First, M.I.

\_\_\_\_\_  
Last, First, M.I.

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

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

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City, State, Zip Code

\_\_\_\_\_  
City, State, Zip Code

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

NOTICE TO BORROWERS: This notice to you is required by the Right to Financial Private Act of 1978. The Department of Housing and Urban Development, Federal Housing Administration or Veterans Administration have a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD, FHA or VA without further notice or authorization but will not be disclosed or released by this institution to another government agency without your consent except as required by law.