



Building a Strong Community  
One Home at a Time

Dear Applicant(s):

Enclosed please find a three-page preliminary application for Holy Name Housing Corporation's homeownership and/or rental program. Also enclosed is a Consent Form for obtaining a credit report that must be signed. Your signature is also required on the enclosed authorization form to obtain information from your landlord. We do charge a \$20 fee for processing the application. Please enclose your check or money order for that amount when you mail in the forms. We help families qualify for one of our programs by the following methods:

### HOMEOWNERSHIP PROGRAM:

1. We assist them in obtaining a loan for one of the houses we have, either one to be renovated or one of the new homes we have in our target area, which is bounded by 60th Street on the west, 16th Street on the east, Hamilton Street on the South and Curtis Avenue on the north. HNHC works with a lending consortium to help pre-qualify people for home mortgage loan approval. The lenders look at the credit history of the applicant, his or her income and debt and the person's work history and other sources of income (**verification for two years is required**). To aid in determining your income level, we ask that you send in a copy of your **two most current pay stubs**.

2. We are able to pull up a credit report. If you have a current credit report, we could make a copy for our records. This helps us to advise you regarding any potential credit problems and determine the purchase price range. PLEASE NOTE: If you have any **unpaid judgments, collections or chargeoffs**, you would have to settle these accounts before the lenders would approve you for a mortgage loan. Also, please note if you have filed a bankruptcy, our lenders' guidelines require two (2) years must pass from the date of the bankruptcy discharge before considering you for mortgage loan approval.

3. After applicants are approved for a home mortgage with the lender, HNHC is able to access additional funds from the City of Omaha for a second mortgage. For buyers who qualify under the City income guidelines, these second mortgage funds are available at **0%** interest and the buyer does not have to pay on the loan for as long as he or she lives in the house. There are also other available sources of funding for down payment or closing costs.





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## **CROWN RENTAL PROGRAM:**

1. If for one of the reasons above, you do not pre-qualify to purchase a home, we have a Crown Rental Program. This program allows us to rent new single family, three-bedroom homes with attached garage to eligible persons or families. The focus of persons selected for this Crown rental program will be:

- a desire for homeownership,
- a willingness to participate in a counseling and education program that will address obstacles to owning a home and
- persons who meet the income and other guidelines for this program

If you have filed a bankruptcy, it would need to have been discharged for the Crown Program.

Please provide all the information requested on the application. We will review it along with a copy of your credit report. This is the first step and you will be notified regarding either your pre-approval or denial for either program. If you are pre-approved for the homeownership program, you will be referred to our lenders. If you do not pre-qualify to purchase a home, we will see if you qualify for our rental program. If you are approved for this program, your name will be added to our waiting list in the order in which it was received. If you have any question, please feel free to call our office.

Sincerely,

Tom Vaughan,  
Housing Coordinator





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**HOLY NAME HOUSING CORPORATION  
INITIAL APPLICATION TO PRE-QUALIFY TO RENT AND/OR BUY A HOUSE**

**SEND \$20.00 WITH THIS APPLICATION**

Date: \_\_\_\_\_ Home Phone: ( ) \_\_\_\_\_ Cell Phone: ( ) \_\_\_\_\_

Applicant Name: \_\_\_\_\_ Social Security No. \_\_\_\_\_

Birth Date: \_\_\_\_\_

Spouse or Co-Applicant: \_\_\_\_\_ Society Security No: \_\_\_\_\_

Birth Date: \_\_\_\_\_

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

Current Landlord: \_\_\_\_\_ Phone ( ) \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Previous Landlord: \_\_\_\_\_ Phone ( ) \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

**Name, Age and Gender of EACH Household Member**

	<u>NAME</u>	<u>DATE OF BIRTH</u>	<u>GENDER (M) (F)</u>
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____

**APPLICANT:**

**Present Employer** \_\_\_\_\_ How Long? \_\_\_\_\_

Position/Title: \_\_\_\_\_ Business Phone ( ) \_\_\_\_\_

Business Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Gross Income From Employment:

Hourly: \$ \_\_\_\_\_ per hour for \_\_\_\_\_ hours per week.

Salaried \$ \_\_\_\_\_ per month

Other Income Paid Monthly: \$ \_\_\_\_\_ Source: \_\_\_\_\_

Gross Annual Income from last year's tax return: \$ \_\_\_\_\_

**Previous Employer** \_\_\_\_\_ How Long? \_\_\_\_\_

Position/Title: \_\_\_\_\_ Business Phone ( ) \_\_\_\_\_

Business Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Gross Income from Employment:

Hourly: \$ \_\_\_\_\_ per hour for \_\_\_\_\_ hours per week.

Salaried \$ \_\_\_\_\_ per month

Other Income Paid Monthly: \$ \_\_\_\_\_ Source: \_\_\_\_\_

Gross Annual Income from last year's tax return: \$ \_\_\_\_\_





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SPOUSE/CO-APPLICANT:

Present Employer \_\_\_\_\_ How Long? \_\_\_\_\_
Position/Title: \_\_\_\_\_ Business Phone ( ) \_\_\_\_\_
Business Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_
Gross Income From Employment:
Hourly: \$ \_\_\_\_\_ per hour for \_\_\_\_\_ hours per week.
Salaried \$ \_\_\_\_\_ per month
Other Income Paid Monthly: \$ \_\_\_\_\_ Source: \_\_\_\_\_
Gross Annual Income from last year's tax return: \$ \_\_\_\_\_

EXPENSES:

What is your Current Rent Payment? \$ \_\_\_\_\_/month

What bills do you have and what is your monthly payment on each?

Student loan \$ \_\_\_\_\_/month
Credit Cards \$ \_\_\_\_\_/month
Finance Co. \$ \_\_\_\_\_/month
Auto Loan \$ \_\_\_\_\_/month
Child Support \$ \_\_\_\_\_/month
Day Care \$ \_\_\_\_\_/month
Other Bills \$ \_\_\_\_\_/month

Have you ever had a Bankruptcy? \_\_\_ Yes \_\_\_ No Year discharged \_\_\_\_\_

Type of Bankruptcy: Chapter 7 \_\_\_ Chapter 13 \_\_\_

Do you have any judgments or collection accounts filed against you? \_\_\_ Yes \_\_\_ No

Comments or Special Circumstances that you would like to explain.

How did you hear about HNHC? \_\_\_\_\_

I/We hereby certify that the information on the application contained herein is true and correct. Falsification of information will constitute a breach of all contracts. I/We hereby acknowledge and agree that all the persons listed on this application may be contracted by the Owner/Agent and I/We have no objections in checking my /our application for the purposes of verification and credit processing. I/We understand that this pre-application is for the purpose of consideration for pre-approval for any of the programs Holy Name Housing (HNHC) offers including homeownership and/or rental program and that HNHC shall have absolute discretion to accept or reject my/our preliminary application. Please Note: This will serve as authorization for HNHC to obtain all information and documentation that they request. Such information includes, but is not limited to: employment history and income, bank, money market and similar account balances, credit history and copies of federal and state income tax returns. I/We also authorize HNHC to refer all such information to Family Housing Advisory Services for additional counseling if I/We do not qualify to purchase and/or rent a home from HNHC at this time.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_





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Please return this application to: Holy Name Housing Corporation  
3014 N. 45th Street  
Omaha, NE 68104  
Phone Number (402) 453-6100

The following information is requested by the Federal Government for certain types of loans related to dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish 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 you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below. (Lender must review this material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

Are you a United States Citizen? Yes \_\_\_ No \_\_\_

Is Co-Borrower a United States Citizen? Yes \_\_\_ No \_\_\_

**Borrower:**

**Co-Borrower:**

I do not wish to furnish this information

I do not wish to furnish this information

Race/National Origin:

Race/National Origin:

American Indian or Alaskan Native

American Indian or Alaskan Native

Black, not of Hispanic origin

Black, not of Hispanic origin

White, not of Hispanic origin

White, not of Hispanic origin

Hispanic

Hispanic

Asian or Pacific Islander

Asian or Pacific Islander

Sex

Male

Sex  Male

Female

Female

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