



**Post Office Box 4498, 110 E. Broadway, 2<sup>nd</sup> Floor  
Jackson, WY 83001  
(307) 739-0665, Fax (307) 739-0922**

Dear Applicant(s),

Thank you for your interest in submitting an application to the Jackson Hole Community Housing Trust. Attached is the application which we will need completed, dated, signed, and returned with the \$25 application fee and the pre-qualification letter from your lender. Please note that we cannot consider the community involvement section as well as other sections if specifics are not included as we verify all information given. So, please give us as much detail as possible.

We will be in touch when you qualify for a home that is available. Once you choose to buy a home and sign a real estate sales agreement, the Jackson Hole Community Housing Trust requires \$2,000 in earnest money which can later be used as part of your down payment.

Please feel free to ask any and all questions that you may have regarding this application. We are here to help in any way we can.

Sincerely,

The Housing Trust Staff and Board

**Please complete this application, and attach the following items listed below.  
Check the box when each item is completed and attached.**

- Application fee of \$25.00 (make payable to "Jackson Hole Community Housing Trust")
- Lender pre-qualification letter, signed by your lender.
- Please make a copy of this application and retain it for your records.



The Jackson Hole Community Housing Trust is an equal opportunity housing provider, and does not discriminate in the sale or rental of housing based on race, color, religion, sex, handicap, familial status, or national origin of an owner or tenant or person associated with him or her.

JACKSON HOLE COMMUNITY



# Housing Trust

P.O. Box 4498, 250 Veronica Lane, Suite 104, Jackson, WY 83001  
(307) 739-0665, FAX: (307) 739-0922

## HOMEBUYER APPLICATION

Date of Application: \_\_\_\_\_

### 1. General Information

*Note: A household includes all adult income earners who will be occupying the unit. Even if a co-applicant will not be on the mortgage or deed to the home, that person's income must be included in the household income.*

	<b>Applicant</b>	<b>Co-Applicant</b>
Name:	_____	_____
Social Security #:	_____	_____
Age:	_____	_____
Mailing address:	_____	_____
City / State / Zip:	_____	_____
Home phone:	_____	_____
Work phone:	_____	_____
E-mail address:	_____	_____

U.S. Citizenship?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Permanent Registered Alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Length of residence in the Jackson Hole region:	From: _____	From: _____
	To: _____	To: _____
If residency was interrupted, please explain.	_____	_____
	_____	_____

Do you currently own a home-either affordable or market?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
--	------------------------------	-----------------------------	------------------------------	-----------------------------

**2. Household Size**

What size home are you interested in? (Please check one or more)

1BR       2BR       3BR

Other members of your household (excluding applicant, and co-applicant)

Name	Age	Relationship
_____	_____	_____
_____	_____	_____
_____	_____	_____

Total household size (including applicant, co-applicant, and others above): \_\_\_\_\_

Number of vehicles per household: \_\_\_\_\_

**3. Employment Information**

	Applicant	Co-Applicant
Current employer:	_____	_____
Job title:	_____	_____
No. of years employed:	_____	_____
No. of hours worked/week:	_____	_____
Previous employer:	_____	_____
Job title:	_____	_____
No. of years employed:	_____	_____
No. of hours worked/week:	_____	_____

Applicant – please describe the nature of your work, and outline your specific job duties and responsibilities:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Co-Applicant - please describe the nature of your work, and outline your specific job duties and responsibilities:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**APPLICANT FINANCIAL STATEMENT**

As of: \_\_\_\_\_ (Date)

**Assets:** Please provide best possible estimates for all accounts as well as estimated total current values of real estate and personal property.

**Cash Accounts**

Checking, savings, etc: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Total Cash Accounts: \$ \_\_\_\_\_

**Retirement**

IRA, 401(k), Keogh, etc: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Total Retirement Accounts: \$ \_\_\_\_\_

**Securities**

Stocks, bonds, etc: \$ \_\_\_\_\_  
Total Securities: \$ \_\_\_\_\_

**Real Estate**

Homes, land, etc: \$ \_\_\_\_\_  
Total Real Estate: \$ \_\_\_\_\_

**Personal Property**

Autos: \$ \_\_\_\_\_  
Partnerships/Trusts: \$ \_\_\_\_\_  
Gifts Received: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Total Personal Property: \$ \_\_\_\_\_

**Total Assets:** \$ \_\_\_\_\_

**Liabilities:** Please provide best possible estimates for any outstanding debts (i.e. balance owed on a car loan.)

**Loans**

Credit card debt: \$ \_\_\_\_\_  
Real Estate loans: \$ \_\_\_\_\_  
School loans: \$ \_\_\_\_\_  
Auto loans: \$ \_\_\_\_\_  
Other loans: \$ \_\_\_\_\_  
Total Loans: \$ \_\_\_\_\_

**Legal Obligations**

Alimony, child support, etc: \$ \_\_\_\_\_  
Medical bills: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Total Legal Obligations: \$ \_\_\_\_\_

**Other Liabilities (Please list)**

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
Total Other Liabilities: \$ \_\_\_\_\_

**Total Liabilities:** \$ \_\_\_\_\_

**Total Net Worth** (assets minus liabilities): \$ \_\_\_\_\_

**CO-APPLICANT FINANCIAL STATEMENT**

As of: \_\_\_\_\_ (Date)

**Assets:** Please provide best possible estimates for all accounts as well as estimated total current values of real estate and personal property.

**Cash Accounts**

Checking, savings, etc: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Total Cash Accounts: \$ \_\_\_\_\_

**Retirement**

IRA, 401(k), Keogh, etc: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Total Retirement Accounts: \$ \_\_\_\_\_

**Securities**

Stocks, bonds, etc: \$ \_\_\_\_\_  
Total Securities: \$ \_\_\_\_\_

**Real Estate**

Homes, land, etc: \$ \_\_\_\_\_  
Total Real Estate: \$ \_\_\_\_\_

**Personal Property**

Autos: \$ \_\_\_\_\_  
Partnerships/Trusts: \$ \_\_\_\_\_  
Gifts Received: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Total Personal Property: \$ \_\_\_\_\_

**Total Assets:** \$ \_\_\_\_\_

**Liabilities:** Please provide best possible estimates for any outstanding debts (i.e. balance owed on a car loan.)

**Loans**

Credit card debt: \$ \_\_\_\_\_  
Real Estate loans: \$ \_\_\_\_\_  
School loans: \$ \_\_\_\_\_  
Auto loans: \$ \_\_\_\_\_  
Other loans: \$ \_\_\_\_\_  
Total Loans: \$ \_\_\_\_\_

**Legal Obligations**

Alimony, child support, etc: \$ \_\_\_\_\_  
Medical bills: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Total Legal Obligations: \$ \_\_\_\_\_

**Other Liabilities (Please list)**

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
Total Other Liabilities: \$ \_\_\_\_\_

**Total Liabilities:** \$ \_\_\_\_\_

**Total Net Worth (assets minus liabilities):** \$ \_\_\_\_\_

#### 4. Financial Information

	Applicant	Co-Applicant	Combined
Total gross (before taxes) annual household income (current):	\$ _____	\$ _____	\$ _____
Net worth (assets minus liabilities):	\$ _____	\$ _____	\$ _____
Maximum mortgage amount (per attached letter):	\$ _____	\$ _____	\$ _____
Down payment available:	\$ _____	\$ _____	\$ _____

#### 5. Community Involvement – *Please be specific.*

Please list any volunteer participation or involvement with local non-profit, social service, or civic groups. These should be **unpaid activities that are not part of your job responsibilities**. In addition to traditional volunteerism, this could include donations of time, expertise, and energy for the benefit of the community. We will not be able to consider this section unless all information is included. *You may use the space below or attach an additional sheet.*

<u>Volunteer</u> Who is/was the volunteer?	<u>Name of Organization</u> For whom is/was the activity performed?	<u>Dates and Hours</u> When are/were you involved and how often each month?	<u>Volunteer Work</u> Description of training, duties, or involvement with the organization.
<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant	Organization: _____ Contact name: _____ Phone number: _____	From: _____ To: _____ Hours per month: _____	
	Organization: _____ Contact name: _____ Phone number: _____	From: _____ To: _____ Hours per month: _____	
<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant	Organization: _____ Contact name: _____ Phone number: _____	From: _____ To: _____ Hours per month: _____	
	Organization: _____ Contact name: _____ Phone number: _____	From: _____ To: _____ Hours per month: _____	

**6. Additional Information**

1. If anyone in your household has any special needs, such as a differently-abled or elderly person, please explain:
  
  
  
  
  
  
  
  
  
  
2. Are there any additional circumstances, or is there any other information you think we should know about? If yes, please explain:

**APPLICANT / HOUSEHOLD MEMBER(S) CERTIFICATION**

I/we understand that all information provided herein is private and confidential for program use only. The applicant/household member(s) certify that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining affordable housing through the Jackson Hole Community Housing Trust, and is true and complete to the best of my/our knowledge and belief.

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Signature of Co-Applicant*

\_\_\_\_\_  
*Date*

***Did you remember to attach?***

- The \$25.00 application fee.***
- The pre-qualification letter from your lender.***



The Jackson Hole Community Housing Trust is an equal opportunity housing provider, and does not discriminate in the sale or rental of housing based on race, color, religion, sex, handicap, familial status, or national origin of an owner or tenant or person associated with him or her.

## Mortgage Loan Pre-Qualification Letter

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

Name of Applicant(s): \_\_\_\_\_

Name of Bank/Lender: \_\_\_\_\_

Name of Agent: \_\_\_\_\_

Based on the financial information included in this application, it appears said applicant(s) could qualify for a loan amount of \$\_\_\_\_\_, with a down payment of \$\_\_\_\_\_, which would allow for a total purchase price of \$\_\_\_\_\_. This loan amount results in a housing payment that is at least 30% of the applicant's gross annual income with a total debt to income ratio that does not exceed 45%. Any additional conditions for the purchase of a home are listed below.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**This letter is not intended to be a loan commitment or guarantee to the Housing Trust or to the buyer that this loan will be granted. It is solely an opinion subject to the validity of information provided.**

A credit report is not expected at this time. The Applicant is under no obligation to borrow from this Lender nor is the Lender under any obligation to lend the Applicant money.

\_\_\_\_\_  
Authorized Lender Signature

Local Lenders to Contact for Housing Trust Property Loan Information



**Patti Patterson**  
Loan Originator ID 707817  
*Real Estate Loan Officer, AVP*  
Real Estate Department

**First Interstate Bank**  
P: (307) 732-7868  
F: (307) 732-7843  
E: patti.patterson@fib.com



**Jeff Collins**  
Loan Originator ID# 707925  
*Real Estate Loan Officer*

**First Interstate Bank**  
P: (307) 732-7925  
C: (307) 413-6052  
F: (307) 732-7843  
E: jeff.collins@fib.com

**Andy Ripps**  
CalCon Mutual Mortgage

(307) 733-5800 Work  
(307) 690-7722 Mobile  
Andy@CalConMutual.com

230 E. Broadway, Suite 3B  
Jackson WY 83001

Rob Broadbent at Calcon Mutual Mortgage 733-5800.