

City of Lakes Community Land Trust Application

APPLICANT & CO-APPLICANT INFORMATION

(Note: Co-Applicant is considered anyone over the age of 18 years. Signature and SSN required for anyone over 18.)

APPLICANT

Name: _____
Last First MI

Address: _____

City/State/Zip: _____

Primary Tel: _____

Work Tel: _____

Email: _____

Social Security No.: _____

Date of Birth: _____

How did you hear about CLCLT? _____

CO-APPLICANT

Name: _____
Last First MI

Address: _____

City/State/Zip: _____

Primary Tel: _____

Work Tel: _____

Email: _____

Social Security No.: _____

Date of Birth: _____

How did you hear about CLCLT? _____

PERSONAL INFORMATION

Gender: Male Female

Race: American Indian / Alaskan Native
 African
 Asian
 Black or African American
 Black Hispanic
 Hispanic
 Native Hawaiian or Other Pacific Islander
 White
 Multiple Race (*Please list*)

Marital Status: Married Divorced Single Widow

Are you a female head of household? Yes No

Please check highest education level completed:

8th grade or less Associate's degree
 Some high school Bachelor's degree
 High School Diploma/GED Graduate/Professional degree
 Trade/vocational training

EMPLOYMENT / INCOME

Current Employment Status: Full Time
 Part Time: _____ hours per wk

Total Income Before Taxes: \$ _____ per
 Hour Week 2 Weeks Twice per month
 Month Year

Other Sources of Income (interest, child support, SSI, trusts):

Source: _____

Monthly Amount: \$ _____

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Monthly Amount: \$ _____

Liquid Assets:

Account: _____

Amount: \$ _____

PERSONAL INFORMATION

Gender: Male Female

Race: American Indian / Alaskan Native
 African
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 Black or African American
 Black Hispanic
 Hispanic
 Native Hawaiian or Other Pacific Islander
 White
 Multiple Race (*Please list*)

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CREDIT HISTORY

- Have you declared bankruptcy in the past seven (7) years? Yes No
Have you gone through a foreclosure in the past seven (7) years? Yes No
Have you gone through a short sale in the past four (4) years? Yes No
Have you applied for a mortgage loan with a lender? Yes No

Total Debt:

Credit Card / Loan: _____ Balance: \$ _____ Minimum Monthly Payment: \$ _____
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HOUSING INFORMATION

- Current Housing: Rent Own Staying with family / friends
Current Housing Type: Apartment House Townhome Condo
Section 8 Subsidy: Yes No
Current Household Rent: \$ _____ per month
Are utilities included? Yes No

HOUSEHOLD INFORMATION

- Are you a first-time homebuyer (have not owned a home in the last three years)? Yes No
Are you a first-generation homebuyer (your parents did not own a home)? Yes No
How many people (in total) will live in the house? _____
How many dependent children under 18 years of age will live in the house? _____
Ages of dependent children: _____

AUTHORIZATION FOR RELEASE OF INFORMATION

The City of Lakes Community Land Trust (CLCLT) is a Minnesota non-profit corporation. Your signature below authorizes the CLCLT to share the information on this form with affordability investment funders of the CLCLT. In addition, you are authorizing information to be shared with your lender to verify home purchases. The CLCLT will use this information to evaluate the CLCLT's program and to find out the characteristics of who the program is serving. Personally identifying information, such as your name and social security number, will never be shared. All information collected will be treated with confidentiality.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

***With this application, please include:

- \$20 application fee;
- 2 months of most recent paycheck stubs for each person in the household 18 years and older; and
- Copies of two years' most recent federal tax return for each person in the household 18 years and older. Three years' federal tax return including Schedule C (i.e. Profit & Loss Worksheet) if self-employed.

The CLCLT will not accept an application that does not include all income documents and the application fee.

Please return application to: CLCLT
Attn: Jennifer Sturtz
1930 Glenwood Avenue
Minneapolis, MN 55405

FOR OFFICE USE ONLY

Application Fee Paid: Cash Check # _____ Money Order # _____



Community Homeownership Impact Fund
Combined Privacy Act Notice and
Tennessee Warning for Use with
All Other Impact Fund Assistance

Impact Fund Administrator

We are committed to ensuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within the limitations of law. Please read the disclosures and acknowledgements outlined below carefully and be aware that the required disclosures will vary depending on the type of assistance provided.

Private data requested to enable processing of your application is legally required to determine if you qualify for participation in this Minnesota Housing Finance Agency (Minnesota Housing) program and to help Minnesota Housing manage the program.

Depending on the type of assistance being provided, either grant or loan assistance, different disclosures apply.

For grant assistance, your name and address are private data. For loan assistance, your name and address are public data. Regardless of whether you receive grant or loan assistance, the amount of assistance you receive is public data.

With both grant and loan assistance, all other data we create or collect from you, including financial information, such as credit reports, financial statements and net worth calculations, are classified as private data on individuals under Minnesota Statutes sections 462A.065 and 13.462, subdivision 3. You are not required to provide this information, but if you refuse to provide it we will be unable to determine your eligibility for this program and approve your application. Both the public data and the private data will be shared with the Minnesota Housing Finance Agency (MHFA) staff whose jobs require them to see it. Where access to the data is authorized by state statute or federal law, it may be made available to others as so authorized.

Under the Privacy Act of 1974, you may refuse to provide your Social Security Number (SSN) and it will not affect your eligibility for assistance. Disclosure of your SSN for the purpose of verifying your income and credit is voluntary. However, if adequate verification of your income and credit is impossible without your SSN, we may be unable to determine your eligibility.

If you agree to allow us to create, collect and share information as described above, please indicate approval with your signature below.

Beneficiary Name

Signature

Date

Beneficiary Name

Signature

Date

CLCLT APPROVED MORTGAGE LENDERS AND LOAN OFFICERS

The following lenders have been approved to work with CLCLT homebuyers. The loan officers listed have been identified by the lenders to work with CLCLT homebuyers – they are familiar with the CLCLT and its programs.

Bremer Bank		
Nancy Healy	1715 Cty Rd B2 W Roseville, MN 55113	(651) 288-3882 njhealy@bremer.com
Tiffany Phillips	855 Eagle Point Blvd Lake Elmo, MN 55042	(651) 734-4376 (direct) tsphillips@bremer.com
Alerus Mortgage		
Pat Gleason	11100 Wayzata Boulevard, Suite 570 Minnetonka, MN 55305	(952) 847-9834 Pat.gleason@alerus.com
Bob Austin	11100 Wayzata Boulevard, Suite 570 Minnetonka, MN 55305	(952) 417-8456 Bob.austin@alerus.com
US Bank Home Mortgage		
Kathy Luebke	1000 Payne Ave St. Paul, MN 55130	(651) 778-2617 (office) Kathy.luebke@usbank.com
Trent Danner	7600 W Broadway Ave Brooklyn Park, MN 55428	(763) 391-8123 (direct) trent.danner@usbank.com
Mid-Country Mortgage		
Twila Hanks	7825 Washington Ave S, Ste 120 Bloomington, MN 55429	(952) 653-5013 (office) thanks@midcountrymortgage.com
Stearns Lending		
Peter Boyle	7701 York Ave S, Ste150 Edina, MN 55435	(952) 314-5868 (office) pboyle@stearns.com
Woodlands National Bank		
Anita Block		(320) 532.7000 x9002 (office) ablock@woodlandsnationalbank.net
AnnieMac Home Mortgage		
Kyle Cosky	9531 W 78 th St, Ste 310 Eden Prairie, MN 55344	(952) 746-0971 x3314 (office) kcosky@Annie-Mac.com

Be sure to tell the loan officer that you are interested in purchasing a home with the CLCLT!

The CLCLT is always willing to work with new lenders but it may take up to 12 months for the lender to approve the CLCLT's programs.