

**City of Benton Harbor
NSP Home Ownership Application**

General Applicant Information

Applicant: _____

Co-Applicant: _____

Current Address: _____

City: _____ State: _____ Zip Code: _____

Applicant's Age: _____ Co-Applicant's Age: _____

Home Telephone #: (____) _____ Work Telephone: (____) _____

Please indicate the following regarding the family (optional):

- _____ White
- _____ Hispanic
- _____ American Indian/ Alaskan Native
- _____ American Indian/ Alaskan Native & White
- _____ Black/ African- American & White
- _____ American Indian/ Alaskan Native & Black/ African American
- _____ Black/ African-American
- _____ Asian
- _____ Native Hawaiian/ Other Pacific Islander
- _____ Asian & White
- _____ Asian & Pacific Islander
- _____ Other Multi- Racial

Female Head of Household? _____ Yes _____ No



Household Income Worksheet

Please enter all regular monthly income, for EVERY person over the age of 18 living in the house, in the appropriate columns below. Documentation may be requested at a later date to verify the information provided.

Anticipated Income				
Family Members	Monthly Wages/ Salaries	Monthly Benefits/ Pensions	Monthly Public Assistance	Other Monthly Income Amount Specify
Applicant				
Spouse				
Person 1				
Person 2				
Person 3				
Person 4				
Monthly Totals	a.	b.	c.	d.
Total Monthly Anticipated Income (add a , b , c , and d then enter the sum in e)				e.
Total Annual Anticipated Income (multiply e by 12 and enter result in f)				f.

Please enter information about all assets, not including your house, in the table below

Asset Income			
Family Member	Asset Description	Current Cash Value of Asset (if asset does not generate income)	Actual Annual Income from Asset (if asset generates income)
Net Cash Value of Assets (add all numbers in the column above g)		g.	
If g is more than \$5,000, multiply g by 0.02 and enter the result in h . Otherwise, leave h blank		h.	
Total Actual Income from Assets (add all numbers in the column above i)			i.

Total Annual Income	
Total Anticipated Annual Income from f	
Total Expected Asset Income from h	
Total Actual Income from Assets from i	
TOTAL ANNUAL INCOME (add f , h and i)	

How many people live in the household?

Name	Age	Relationship

Please indicate employment information for applicable persons below

	Employer	Contact Name	Address	Telephone
Applicant				()
Spouse				()
Person 1				()
Person 2				()
Person 3				()
Person 4				()

Do you anticipate any trouble with you credit score? YES NO

How committed are you to work on your credit?

Please indicate if you have any information regarding a pre-qualified mortgage:

Have you ever had previous home counseling? YES NO

If yes, indicate the home-counseling service provider and the number of hours of home counseling completed:

Housing Payment and Income Status

Current Monthly Housing Payment: \$ _____

Current Annual Household Income
(from Household Income Worksheet): \$ _____

Signature

Date



FOR OFFICE USE ONLY

The City of Benton Harbor and Southwest Michigan Neighborhood Housing Services both agree that the person(s) listed in this attached application is a potential NSP2 homebuyer.

Regina Sistrunk, Director

Date

Katie Rozniak, Homeownership Manager

Date

