



# Essex Community Land Trust



## O.W.N Program Application Form

### Personal Information

Applicant Name					
Address					
City		State		Zip	
Phone Number		Email			
Are you a U.S. Citizen or Permanent Resident?				Yes	No

Joint Applicant Name					
Address					
City		State		Zip	
Are you a U.S. Citizen or Permanent Resident?				Ye	No

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### Household Information

Name	Relationship	Date of Birth
	Self	

### Housing Information

What is your current housing situation?	Rent	Family	Other
Current Landlord	Phone		
Address			
City	State	Zip	
What utilities do you pay?	<input type="checkbox"/> Gas	<input type="checkbox"/> Electric	<input type="checkbox"/> Water <input type="checkbox"/> Other
Monthly Rent:	# of Years:	# of Bedrooms	

#### If Less Than 2 Years at Current Residence

Previous Landlord	Phone		
Address			
City	State	Zip	
What utilities do you pay?	<input type="checkbox"/> Gas	<input type="checkbox"/> Electric	<input type="checkbox"/> Water <input type="checkbox"/> Other
Monthly Rent:	# of Years:	# of Bedrooms:	



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### Applicant's Current Employment Information

Employer Name					
Address					
City		State		Zip	
Supervisor Name		Phone			
Salary					
Dates of Employment					
Reason for Leaving					

### Applicant Previous Employment Information

Employer Name					
Address					
City		State		Zip	
Supervisor Name		Phone			
Salary					
Dates of Employment					
Reason for Leaving					

### Joint Applicant Current Employment Information

Employer Name					
Address					
City		State		Zip	
Supervisor Name		Phone			
Salary					
Dates of Employment					
Reason for Leaving					

### Joint Applicant Previous Employment Information

Employer Name					
Address					
City		State		Zip	
Supervisor Name		Phone			
Salary					
Dates of Employment					
Reason for Leaving					



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### Other Income Information

Source	Amount	How Often Paid
Retirement/Pension/Disability		
Alimony or Child Support		
Other		

### Resources Information

Source	Financial Institution	Balance
Checking		
Savings		
Pension or 401K		

### Debt Information

Source	Balance Owed	Monthly Payment
Credit Cards		
Car Loan		
Student Loans		
Alimony or Child Support		
Child Care		
Other		

### Additional Questions

- Do you know what your credit scores from Experian, Equifax, and TransUnion are?  
 YES  NO Experian:\_\_\_\_\_ Equifax:\_\_\_\_\_ TransUnion:\_\_\_\_\_
- How much money of your own do you have available for a down payment?  
 \_\_\_\_\_
- Have you attended a homebuyer counseling or education class?  
 When:\_\_\_\_\_ Where:\_\_\_\_\_
- Have you been pre-qualified or pre-approved for a mortgage?  YES  NO  
 Lender Name:\_\_\_\_\_ Mortgage Amount:\_\_\_\_\_
- When are you thinking to buy a home?  0-6 months  6-12 months  12+ months



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### Please Read & Sign

*I declare that, to the best of my knowledge, that the information I/We provided in this application is accurate and complete. My signature gives consent to the Essex Community Land Trust to verify the information contained in this application.*

*I understand that this application is not a contract to purchase a house and is used only as a screening tool to determine eligibility for the affordable housing program.*

Applicant Signature: \_\_\_\_\_

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

Applicant Signature: \_\_\_\_\_

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