



SHARED EQUITY APPLICATION

PERSONAL DATA

APPLICANT:

FULL NAME _____

SOCIAL SECURITY # _____

STREET ADDRESS _____

CITY, STATE, ZIP _____

PHONE (MUST PROVIDE AT LEAST TWO NUMBERS) _____

WORK: _____ HOME: _____ MOBILE: _____

CO-APPLICANT:

FULL NAME _____

SOCIAL SECURITY # _____

STREET ADDRESS _____

CITY, STATE, ZIP _____

PHONE (MUST PROVIDE AT LEAST TWO NUMBERS) _____

WORK: _____ HOME: _____ MOBILE: _____

EMAIL ADDRESS
(PERSONAL): _____**EMAIL ADDRESS**
(WORK): _____

HOUSEHOLD DATA (EVERYONE THAT WILL BE LIVING IN THE HOUSEHOLD)

NAME	DATE OF BIRTH	RELATIONSHIP	SOCIAL SEC #	DOES THIS PERSON HAVE ANY SOURCE OF INCOME?
1.		SELF		☐ YES ☐ NO
2.				☐ YES ☐ NO
3.				☐ YES ☐ NO
4.				☐ YES ☐ NO
5.				☐ YES ☐ NO
6.				☐ YES ☐ NO
7.				☐ YES ☐ NO

TOTAL NUMBER OF PEOPLE LIVING IN THE HOUSEHOLD (INCLUDING APPLICANT AND CO-APPLICANT)**PROPOSED 1ST MORTGAGE LENDER)**

COMPANY: _____ CONTACT PERSON: _____ PHONE: _____

I hereby authorize the mortgage company and/or broker processing my first mortgage, my real estate company, the credit bureau, my employer, and my landlord to release any documents and information pertaining to this application to The Housing Fund (THF) and its agents. I authorize THF to discuss any information pertaining to my application with all parties listed above.

These documents will be treated as confidential by THF and will be used only for processing my down payment assistance application and loan servicing if I receive a loan from THF.

*Applicant Signature*_____
*Date*_____
*Co-applicant Signature*_____
Date

Are you or any member of your family related to anyone who works for The Housing Fund or its Board of Directors?

☐ YES ☐ NO If yes, explain. _____

INCOME DATA (COMPLETE FOR ALL MEMBERS OF THE HOUSEHOLD WHO HAVE ANY SOURCE OF INCOME)			
APPLICANT:		EMPLOYER:	
EMPLOYER ADDRESS:		DATE OF EMPLOYMENT:	PHONE:
INCOME: \$ _____ ☐ HOURLY ☐ WEEKLY ☐ EVERY TWO WEEKS ☐ TWICE A MONTH ☐ MONTHLY			
I WORK OVERTIME ON A CONSISTANT BASIS:		☐ YES ☐ NO	\$ _____
I RECEIVE BONUSES / COMISSION ON A CONSISTANT BASIS:		☐ YES ☐ NO	\$ _____
I RECEIVE SSI / SOC. SEC. BENEFITS FOR MYSELF OR DEPENDANT(S):		☐ YES ☐ NO	\$ _____
I RECEIVE CHILD SUPPORT / ALIMONY:		☐ YES ☐ NO	\$ _____
OTHER INCOME:		☐ YES ☐ NO	\$ _____

CO-APPLICANT:		EMPLOYER:	
EMPLOYER ADDRESS:		DATE OF EMPLOYMENT:	PHONE:
INCOME: \$ _____ ☐ HOURLY ☐ WEEKLY ☐ EVERY TWO WEEKS ☐ TWICE A MONTH ☐ MONTHLY			
I WORK OVERTIME ON A CONSISTANT BASIS:		☐ YES ☐ NO	\$ _____
I RECEIVE BONUSES / COMISSION ON A CONSISTANT BASIS:		☐ YES ☐ NO	\$ _____
I RECEIVE SSI / SOC. SEC. BENEFITS FOR MYSELF OR DEPENDANT(S):		☐ YES ☐ NO	\$ _____
I RECEIVE CHILD SUPPORT / ALIMONY:		☐ YES ☐ NO	\$ _____
OTHER INCOME:		☐ YES ☐ NO	\$ _____

OTHER:		EMPLOYER:	
EMPLOYER ADDRESS:		DATE OF EMPLOYMENT:	PHONE:
INCOME: \$ _____ ☐ HOURLY ☐ WEEKLY ☐ EVERY TWO WEEKS ☐ TWICE A MONTH ☐ MONTHLY			
I WORK OVERTIME ON A CONSISTANT BASIS:		☐ YES ☐ NO	\$ _____
I RECEIVE BONUSES / COMISSION ON A CONSISTANT BASIS:		☐ YES ☐ NO	\$ _____
I RECEIVE SSI / SOC. SEC. BENEFITS FOR MYSELF OR DEPENDANT(S):		☐ YES ☐ NO	\$ _____
I RECEIVE CHILD SUPPORT / ALIMONY:		☐ YES ☐ NO	\$ _____
OTHER INCOME:		☐ YES ☐ NO	\$ _____

My household has no other income other than what is reported above. _____

initial

I certify that all of the statements that I have made in this application are complete, true, and correct to the best of my knowledge. I understand that if I provide incorrect, incomplete or false information on this application, I will be declined for this loan. I further understand that if The Housing Fund approves my loan, its discovery of false, incomplete or incorrect information could lead to legal action against me to enforce immediate repayment of this loan.

Applicant Signature *Date* *Co-applicant Signature* *Date*

Customer Privacy Statement

Our top priority is to provide you, our customer, with outstanding products and services. This notice provides information to you about how we collect, disclose, and protect "nonpublic personal information" we obtain about you in the course of our business together. When we use the term "nonpublic personal information" in this notice, we mean personally identifiable information that is not publicly available.

Information we may collect. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on loan applications and related forms which may include your address, telephone number, employment, assets, income, debt, etc.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer-reporting agency, banks, appraisers, your property insurance coverage and employers.

Our disclosure policy. We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law.

We will share information for counseling purposes with the Processing Agency that provided the homebuyer education classes.

We may disclose all of the information we collect, as described above, about our customers and former customers to third parties that perform services and functions, including marketing services, on our behalf. For example, we may disclose information about you to third parties that assist us in servicing or maintaining your loan account, such as billing you for loan payments. We may also disclose information about you to governmental entities, such as sending customer reports to our funding agencies, and to other third parties such as credit bureaus, or in response to subpoenas; however, **we do not sell customer information to non-affiliated third parties for marketing purposes.**

How we protect your information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with government regulations to guard your nonpublic personal information. To protect our customer's privacy, we only work with companies that agree by contract to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to third parties the information we provide to them.

This policy may change. We reserve the right to change our privacy policy notice from time to time without prior notice to you, unless law requires prior notice.

Please call if you have any questions, because your privacy and our professional ethics are very important to us.

By Signing below, the Applicant declares that he/she has read and understands the above statement.

Signature of Applicant

Date Signed

Electronic Disclosure Notice and Consent

**Initial and sign and date below in order to receive electronic disclosures.
Retain a copy for your records.**

_____ I request that The Housing Fund (“THF”) send me disclosures, notices and other information about my THF application/loan, including any required Truth In Lending Act disclosures or notices, electronically at the email address listed below.

_____ **Option to have information provided in paper form.** I understand that I have the right to have the same disclosures and information provided in paper form and provided to me non-electronically.

_____ **Right to withdraw consent.** At any time, I have the right to withdraw this consent to receive information electronically. My withdrawal of this consent to receive electronic disclosures will not be effective until 10 business days after receipt by THF of such notification either in writing at this address: **1009 Gallatin Pike South, Madison TN 37115** or electronically at this address: **mail@thehousingfund.org** and must be labeled with my name.

_____ **Scope of consent.** This consent is in reference to any information about my THF loan application or loan (if approved). It includes, but is not limited to: Truth in Lending Act and Real Estate Settlement Procedures Act disclosures, notices and other information, requests for additional information and information about any payment issues

_____ **Paper copies of information.** I can obtain information in paper form by written or electronic request to THF at least 10 days prior to my need for this information. There will be no charge for receiving this information in writing.

_____ **Hardware/Software Requirements.** Access to the Internet, with a minimum browser version of Internet Explorer 6 or higher and an Internet email account/address is necessary to access and receive such disclosures and information electronically. I certify that I have access to a computer that satisfies these requirements and will allow me to access and retain disclosures and other information sent to me electronically by THF. I further agree that I will electronically confirm my consent to receipt of electronic disclosures upon request by THF in order for THF to verify that I am able to access information sent to me electronically by THF.

_____ **Update.** If I wish to update my email address that THF needs to send me information electronically, I should write to or email THF at respective addresses shown above.

Signature of Applicant

Date Signed

Signature of Co-Applicant

Date Signed

Email address

Initial and sign and date below if you do not wish to receive electronic disclosures from THF.

_____ I request that THF provide me disclosures and information about my THF application/loan in written form, not sent to me electronically.

Signature of Applicant

Date Signed

Signature of Co-Applicant

Date Signed