



Los Alamos Homebuyer Application

We work with you to make homeownership possible!

How Does it Work?

At a private meeting with a Housing Trust counselor, we listen to what you desire in a home. You receive expert advice about your credit and finances, which we use to assess your buying power as well as qualification for financial assistance and discounted homes. From then out, your counselor will be there every step of the way, and we will be there to congratulate you when you close on your home! ***Cannot have owned a home in past 3 years**

To Start, please bring COPIES of the Following to our offices:

- Your Last Three Paycheck stubs
- Copies of your Income Tax Returns for the past Three Years
 - o 1040 Form
 - o W-2's
- Proof of your Assets – Last Three Bank Statements (Saving & Checking)
- Completed Homebuyer Application
- Completed Affidavit
- Completed Credit Authorization
- Valid ID
- Credit Check Fee **\$33.50** 1 Borrower & **\$67.00** 2 Borrower's **Cash or Check**
 - We do not have Credit Card Machines. There is no up charging for the credit report fee. We offer sliding scale for those determined to be very low income, which can be determined by your counselor at intake.

WHEN YOU HAVE YOUR PAPERWORK DROP IT BY OUR OFFICE. A COUNSELOR WILL CALL IN A COUPLE OF DAYS TO MAKE AN APPOINTMENT

**The Housing Trust
6005 Jaguar Drive Suite 101
Santa Fe, NM 87507
(505)- 989-3960
Monday – Thursday
8:00 – 5:00
Friday
8:00 - 4:00**

The mission of The Housing Trust is to promote community development. We do this by helping low- to moderate-income residents of northern New Mexico become economically self-sufficient by giving them access to capital, economic literacy, and affordable housing.



P.O. Box 29237
Santa Fe, New Mexico 87592



Housing Program Application

BORROWER NAME			CO-BORROWER NAME		
LAST	FIRST	MI	LAST	FIRST	MI
MAILING ADDRESS			MAILING ADDRESS		
CITY	STATE	ZIP	CITY	STATE	ZIP
LENGTH OF RESIDENCY _____ YEARS			LENGTH OF RESIDENCY _____ YEARS		
PHONE # _____ WORK # _____			PHONE # _____ WORK _____		
CELL # _____			CELL # _____		
DOB (MM/DD/YYYY) _____			DOB (MM/DD/YYYY) _____		
SOCIAL SECURITY # (last 4 digits) _____			SOCIAL SECURITY # (last 4 digits) _____		
NO OF DEPENDENTS _____ AGES _____			NO OF DEPENDENTS _____ AGES _____		
(Email address) _____			(Email address) _____		
INCOME:			INCOME:		
EMPLOYER _____ FT			EMPLOYER _____ FT		
HOW LONG _____ SALARY \$ _____ PT SE			HOW LONG _____ SALARY \$ _____ PT SE		
PREVIOUS EMPLOYER IF LESS THAN TWO YEARS _____			PREVIOUS EMPLOYER IF LESS THAN TWO YEARS _____		
HOW LONG _____ SALARY \$ _____			HOW LONG _____ SALARY \$ _____		
SECOND EMPLOYER _____ SALARY \$ _____			SECOND EMPLOYER _____ SALARY \$ _____		
OTHER _____			OTHER _____		
EXPLAIN: _____			EXPLAIN: _____		
ASSETS:			LIABILITIES:		
INSTITUTION OR DESCRIPTION		BALANCE	NAME OF CREDITOR		MONTHLY PMT BALANCE
CHECKING	_____	\$ _____	RENT (APT OR SPACE)	_____	\$ _____
SAVINGS	_____	\$ _____	MOBILE HOME PMT	_____	\$ _____
CDs	_____	\$ _____	CHILD SUPPORT	_____	\$ _____
CASH	_____	\$ _____	AUTO	_____	\$ _____
IRA/RETIREMENT	_____	\$ _____	CR CARD	_____	\$ _____
REAL ESTATE	_____	\$ _____	CR CARD	_____	\$ _____
STOCKS/BONDS	_____	\$ _____	STUDENT LN	_____	\$ _____
OTHER (GIFT)	_____	\$ _____	LOAN	_____	\$ _____
OTHER	_____	\$ _____	OTHER	_____	\$ _____
OTHER	_____	\$ _____	OTHER	_____	\$ _____
OTHER	_____	\$ _____	OTHER	_____	\$ _____
OTHER	_____	\$ _____	OTHER	_____	\$ _____
OTHER	_____	\$ _____	OTHER	_____	\$ _____
TOTAL		\$ _____	TOTALS		\$ _____
AMT. AVAILABLE FOR DOWN PAYMENT \$ _____					
ACKNOWLEDGEMENT			ACKNOWLEDGEMENT		
SIGNATURE		DATE	SIGNATURE CO-BORROWER		DATE
BORROWER			BORROWER		



Information needed for equal credit opportunity, fair housing, and other laws.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to provide it. If you provide the information, please give both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to provide the information, please check the box below.

BORROWER _____ I do not wish to furnish this information

CO-BORROWER _____ I do not wish to furnish this information

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaskan Native Asian

Race: American Indian or Alaskan Native Asian

Black or African American
 Native Hawaiian or other Pacific Islander White

Black or African American
 Native Hawaiian or other Pacific Islander White