



LINCOLN
Urban Development

Dear Loan Applicant:

The City of Lincoln provides loans to individuals interested in residential improvement projects. Our current loan products are all at 0% interest. Repayment terms depend on which program best suits your income level and type of improvements needed. All loan programs use the enclosed application form and all **require submission of the following documents along with your completed and signed application:**

- Copy of your most recent Federal Income Tax Return, not just a W-2 form. It must be a copy of the IRS forms, IRS schedules, and IRS attachments. If you are not required to file a tax return, please provide a signed, dated statement to that effect;
- Copy of the most recent documentation to verify present income source(s) i.e. paystubs and/or copies of benefits statements;
- Documentation of limits of homeowner insurance coverage and Proof of payment of insurance if not escrowed through your mortgage payments;
- Verification of the balance(s) on the mortgage(s) on your property. Be sure to include all mortgages or equity loans you may have. A statement from the lenders will suffice; and
- Each adult (19 years and older) in the household must complete and sign the [U.S. Citizenship Attestation Form](#) (one form per adult). A parent or guardian must complete and sign the bottom portion of one of the forms for children under age 19.

It is important you send the requested information with your application, because if follow-up letters are needed for us to receive the documentation, processing of your application will be delayed.

Following our review of the materials submitted, your application will be assigned to one of our Rehabilitation Specialists. Your Rehabilitation Specialist will contact you to set an appointment to come to your residence and determine the scope of our potential assistance and discuss our loan programs with you. Do not start work prior to meeting with your Rehabilitation Specialist. **Work completed before signing the contract cannot be reimbursed.**

If you have any questions regarding completion of your application or our loan programs, please call 402-441-7606.

**City of Lincoln
Urban Development Department
555 South 10th Street, Suite 205
Lincoln, Nebraska 68508**

1 - 4 APPLICATION

Property Address:

Number of Units:

of Persons in Household:

Years/Months Owned:

BORROWER			CO-BORROWER		
Name		Birth Date	Name		Birth Date
G Married G Separated G Divorced G Unmarried G Widowed			G Married G Separated G Divorced G Unmarried G Widowed		
# of dependents, if different than those listed by Applicant #2:		Ages	# of dependents, if different than those listed by Applicant #1:		Ages
Employer		Self Employed	Employer		G Self Employed
Position/Title		Years/months on job	Position/Title		Years/months on job
Social Security Number	Home Phone	Office Phone	Social Security Number	Home Phone	Office Phone

E-mail:

E-mail:

GROSS MONTHLY INCOME				Use this space to add any additional information regarding household income not already listed. All wage earners must report their income, not just those that will be signing the loan or that are on the title to the property.
	Applicant #1	Applicant #2	Other wage-earner	
Base Income	\$	\$	\$	
Overtime	\$	\$	\$	
Bonuses	\$	\$	\$	
Commissions	\$	\$	\$	
Dividend/Interest	\$	\$	\$	
Secondary Income	\$	\$	\$	
Other (Describe in the box to the right)	\$	\$	\$	
TOTAL	\$	\$	\$	

Check the following boxes for the improvements you wish to make with this loan:

Tier 1 (funded)	Tier 2 (funded with add. review)	Tier 3 (rarely funded)
<input type="checkbox"/> HVAC Systems (AC/Heat Pump/Furnace)	<input type="checkbox"/> Accessibility Upgrades	<input type="checkbox"/> Fences
<input type="checkbox"/> Water Heater	<input type="checkbox"/> Window Replacement	<input type="checkbox"/> Flooring
<input type="checkbox"/> Roofing/Gutters	<input type="checkbox"/> Egress Windows	<input type="checkbox"/> Kitchen/Bath Remodels
<input type="checkbox"/> Dead/Dying Trees	<input type="checkbox"/> Siding Replacement	<input type="checkbox"/> New Garage/Shed/Carport
<input type="checkbox"/> Utility Replacement (sewer/water lines, indoor plumbing)	<input type="checkbox"/> Drain Tile Systems	<input type="checkbox"/> Driveway Replacement
<input type="checkbox"/> Foundation Repair		<input type="checkbox"/> Patios and Decks
<input type="checkbox"/> Electrical		
<input type="checkbox"/> Code Violations/Insurance Requirements		

Do you have a radon mitigation system installed in your home?

- Yes
- No

OUTSTANDING DEBT OR LIABILITIES (Banks, Finance Companies, Stores, Credit Unions, etc.)

Name of Creditor	Security	Original Amount	Balance	Monthly Payment
	1 st Mortgage	\$	\$	\$

Do you have homeowner’s insurance? Y or N
 Are the premiums escrowed or paid by you directly?
 If paid directly by you, how much is the yearly premium?

	2 nd Mortgage	\$	\$	\$
	Car Loan	\$	\$	\$
	Credit Card	\$	\$	\$
	Credit Card	\$	\$	\$
		\$	\$	\$

Other Obligations (Include Student Loans, Alimony, Child Support Paid, Maintenance, etc.)

THESE QUESTIONS APPLY TO BOTH APPLICANT #1 AND APPLICANT #2

	Borrower		Co-Borrower	
	Yes	No	Yes	No
! Are there any outstanding judgments against you?	G	G	G	G
! Have you declared bankruptcy in the last 7 years?	G	G	G	G
! Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	G	G	G	G
! Are you a party to a lawsuit?	G	G	G	G
! Are you obligated to pay alimony, child support or separate maintenance?	G	G	G	G
! Are you a co-maker or endorser of a note?	G	G	G	G

If a **YES** answer was given to any question above, please write an explanation on the back of this page.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

BORROWER		CO-BORROWER	
<u>Ethnicity:</u> (select <i>only one</i>)		<u>Ethnicity:</u> (select <i>only one</i>)	
G Hispanic or Latino		G Hispanic or Latino	
G Not Hispanic or Latino		G Not Hispanic or Latino	
<u>Race:</u> (select <i>one or more</i>)		<u>Race:</u> (select <i>one or more</i>)	
G American Indian or Alaska Native		G American Indian or Alaska Native	
G Asian		G Asian	
G Black or African American		G Black or African American	
G Native Hawaiian or Other Pacific Islander		G Native Hawaiian or Other Pacific Islander	
G White		G White	
<u>Sex:</u> (select <i>only one</i>)	G Female G Male	<u>Sex:</u> (select <i>only one</i>)	G Female G Male

APPLICANT'S CERTIFICATION

I/We certify that all information in this Pre-Application, and all information furnished in support of this Pre-Application, is given for the purpose of obtaining a rehabilitation loan and is true and complete to the best of my/our knowledge and belief. I/We intend to occupy the property as our primary residence. You are authorized to check my credit, employment history, obtain and share information from other City departments and with above-mentioned lenders.

Applicant #1 _____ Date _____ Applicant #2 _____ Date _____