



Twin Pines Housing Trust
240 South Main Street, Suite 4
White River Junction, VT 05001
Tel: (802) 291-7000, Fax: (802) 291-7273

Thank you for contacting Twin Pines Housing Trust.

Attached is our buyer application. Please complete and return the application to us, by fax or mail, so we can better serve your needs. Once we receive your completed application, we will be in touch with you about the next steps.

When completing the application, you may omit your social security number and leave the last page (Authorization to Release Information) blank. However, we will need these eventually if you decide to buy a home through our program.

Best wishes as you explore the possibility of homeownership!

Sincerely,

Helen Hong
Homeownership Coordinator
(T) 802-291-7000
(F) 802-291-7273
(E) helen.hong@tpitrust.org

SPECIAL INSTRUCTIONS FOR GILE HILL BUYER APPLICANTS

In order to be considered for a permanently affordable condominium unit at Gile Hill in Hanover (www.gilehill.com), please be sure to submit the following to Twin Pines Housing Trust:

- Completed Buyer Application, signed and dated.
- Most recent income tax return - Form 1040, 1040A or 1040EZ. You may omit any schedules attached to your tax return.
- Copies of one month's worth of most recent pay stubs for all adult wage earners in the household.
- Verification of all other sources of income within the household, including children (i.e., child support, alimony, Social Security, Disability, pension, interest and dividends, etc.)
- If you are self employed (full- or part-time), submit a year-to-date profit/loss statement **AND** projected income for the current year.

ALL OTHER BUYERS: If you eventually decide to pursue a purchase through our program, you will be required to submit proof of income as listed above.



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BUYER APPLICATION

Applicant's Full Name: _____ SS#: _____

Co-applicant's Full Name: _____ SS#: _____

<u>Other Residents</u>	<u>Relationship</u>	<u>Age</u>

E-mail address: _____ Phone #: _____

How did you hear about us? Lender Builder Realtor Newspaper Friend Other _____

How soon would you like to purchase? 0-3 months 3-6 months 6-12 months 1-3 years

Have you taken a homebuyer's class? ___ When and where? _____

Are there certain towns you would like to buy in? _____

Would you consider other towns? ___ Do you want to buy in Vermont? ___ New Hampshire? ___

Do you have special needs to be considered? Yes No

If yes, please explain: _____

Mark here if you are applying for a permanently affordable condominium unit at Gile Hill in Hanover, NH (see special instructions for Gile Hill buyer-applicants).

Residence History

Present address: _____ Length of Residency: ___ Rent/Mortgage Amt: ___

Mailing address (if different from the above): _____

Present Landlord or Mortgagee: _____ Phone #: _____

Previous address: _____ Length of Residency: ___ Rent/Mortgage Amt: ___

Previous Landlord: _____ Phone #: _____

Personal References

Name: Phone #: Address:	Relationship:
Name: Phone #: Address:	Relationship:

Employment

Employed by: _____	How long? _____
Address: _____	Phone #: _____
Position held: _____	
Supervisor: _____	Phone #: _____
Co-applicant's Employer: _____	How long? _____
Address: _____	Phone #: _____
Position held: _____	
Supervisor: _____	Phone #: _____

Gross Monthly Income

<u>Item</u>	<u>Applicant</u>	<u>Co-applicant</u>	<u>Total</u>
Base Income	_____	_____	_____
Overtime and/or Bonuses	_____	_____	_____
Commissions	_____	_____	_____
Dividends and Interest	_____	_____	_____
Rental Income	_____	_____	_____
Other (i.e., child support)	_____	_____	_____
GRAND TOTAL	_____	_____	_____

Liquid Assets/Savings/Investments

Please list the approximate current value of all liquid assets, including cash, checking accounts, savings accounts, CDs, securities (stocks and bonds, etc.); i.e., assets easily converted to cash.

<u>Item</u>	<u>Applicant</u>	<u>Co-Applicant</u>
Grand Total:		

Non-liquid Assets

Please list the approximate current value of all non-liquid assets, including trust funds, retirement accounts, CDs, securities (stocks and bonds, etc.); i.e., assets not easily converted into cash.

<u>Item</u>	<u>Applicant</u>	<u>Co-Applicant</u>
Grand Total:		

Real Estate

Description

Market Value

Mortgage Balance

Equity

Total Equity:

Other Debt

Please list your monthly payment amount for all other debts, including car payments, credit cards, etc.

<u>Item</u>	<u>Applicant</u>	<u>Co-Applicant</u>
Monthly Total:		

Any outstanding judgments against either Applicant or Co-Applicant? Yes No

If yes, please explain:

Is either Applicant or Co-Applicant obligated to pay alimony, child support, or separate maintenance?

Yes No If yes, please explain:

Is either Applicant or Co-Applicant a Co-maker or Endorser on a note? Yes No

If yes, please explain:

Does Applicant or Co-Applicant currently own property? Yes No

Has Applicant or Co-Applicant previously owned property? Yes No

If yes, when was it sold? _____ Price: _____

Have you had property foreclosed upon or given title or deed in lieu thereof? Yes No

If yes, please explain:

Do you have any reason to be concerned about your credit score? Yes No

If yes, please explain:

* * * * *

I/We hereby make this application for purchase eligibility and certify that this information is correct. I/We authorize you to contact any references that I/we have listed.

Applicant's Signature: _____ Date: _____

Co-applicant's Signature: _____ Date: _____

TWIN PINES HOUSING TRUST
240 S. Main Street, Suite 4
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802-291-7000

AUTHORIZATION TO RELEASE INFORMATION
IN CONNECTION WITH A HOME MORTGAGE LOAN

BUYER APPLICANT(S):

_____ Social Security Number: _____

_____ Social Security Number: _____

ADDRESS: _____

TELEPHONE NUMBER(S): _____

My/Our signature below authorizes the release of financial information to/from Twin Pines Housing Trust and to/from Vermont Housing Finance Authority or New Hampshire Housing Finance Authority, any credit reporting agency, creditor, or any mortgage lender to which I/we have applied in connection with obtaining a home mortgage loan. Authorization is further granted to the credit reporting agency or mortgage lender to use a photostatic or facsimile reproduction of this form to furnish any information authorized under this document.

BUYER APPLICANT'S SIGNATURE _____

Date: _____ Print Name: _____

CO-APPLICANT'S SIGNATURE (if applicable) _____

Date: _____ Print Name: _____