



MIAMI-DADE AFFORDABLE HOUSING FOUNDATION, INC.

19 West Flagler Street, Suite 311, Miami, Florida 33130

Phone: (305) 373-9750 E-mail: mdahfi@bellsouth.net

January 1, 2009

FIRST-TIME HOME BUYER PRE-QUALIFICATION APPLICATION

Print, complete, sign and send by (certified mail) to us along with a **money order** payable to: **Miami-Dade Affordable Housing Foundation, Inc.** that would include a \$25 application fee plus a \$20 fee for each person's credit report (tri-merged from three major credit bureaus in the U.S. – examples: one individual \$45, a married couple \$45, two individuals \$65, three individuals \$85, four individuals \$105). We will not process your application and you will not be considered official Home Buyer Club members until we receive the full payment which is non-refundable. Additionally, copies of the following documents are required in order to create your file:

- 1- Explanation letters, bankruptcy documents, divorce decree (if applicable);
- 2- Three most recent bank statements;
- 3- Two most recent pay stubs, if paid bi-weekly. Four most recent pay stubs, if paid weekly;
- 4- Social Security, Pension, Child Support (include any other benefit statement letters);
- 5- IRS W-2's together with complete federal tax returns for the last three years. If self-employed, a current profit and loss statement is also required;
- 6- Birth certificates for all dependent children;
- 7- Florida identification, driver's license or passport.

Referred by:

I. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr., if applicable)

Social Security Number	Home Phone	Alternate Phone	Date of Birth
Marital Status (check one): Married _____ Unmarried _____ Separated _____		Dependents: No. _____ Ages: _____	
Current Address			Monthly Rent \$
Street: _____ Apt. _____			Yrs. At present address
City	State	Zip	

II. EMPLOYMENT AND MONTHLY INCOME INFORMATION

Name and Address of Employer			Yrs. (from – to present)
Name _____			Business Phone
Street: _____ Suite _____			
City	State	Zip	
Position/Title/Type of Business			
Gross Monthly Income \$	Overtime \$	Bonus \$	

OTHER INCOME

Child Support \$	Alimony &	Social Security \$	Pension \$	Other Income \$
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If employed in current position for less than two years complete the following:

Name and Address of Previous Employer			Dates (from – to)
Name _____			Business Phone
Street: _____			
City	State	Zip	
Title	Reason For Leaving		Monthly Income \$

III. ASSETS AND LIABILITIES

Assets: Bank Accounts – Checking, Savings, etc.

Name of Bank	Address of Bank	Account Number	Type of Account	Estimated Current Balance
				\$
				\$
				\$
Total Assets				\$

Liabilities: Credit Cards – Department Stores, Banks, Car, Student Loan, etc.

Name of Creditor	Address of Creditor	Account Number	Monthly Payment You Make	Estimated Balance You Owe
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
Total Debt			\$	\$

Landlords (Past Two Years)

Name of Landlord	Address of Landlord	Dates You Rented

Have you had a foreclosure or repossession or filed bankruptcy in the last 7 Years?

(Check One) Yes _____ No _____

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FIRST TIME HOME BUYER PRE-QUALIFICATION APPLICATION

CO-BORROWER

September 27, 2007

I. CO-BORROWER INFORMATION				
Borrower's Name (include Jr. or Sr., if applicable)				
Social Security Number	Home Phone	Alternate Phone	Date of Birth	
Marital Status (check one): Married _____ Unmarried _____ Separated _____		Dependents: No. _____ Ages: _____		
Current address			Monthly Rent \$	Yrs. at present address
Street: _____ Apt. _____				
City	State	Zip		
II. EMPLOYMENT AND MONTHLY INCOME INFORMATION				
Name and Address of Employer			Yrs. (from – to present)	
Name _____			Business Phone	
Street: _____ Suite _____				
City	State	Zip		
Position/Title/Type of Business				
Gross Monthly Income \$	Overtime \$	Bonus \$		
OTHER INCOME				
Child Support \$	Alimony \$	Social Security \$	Pension \$	Other Income \$
If employed in current position for less than two years complete the following:				
Name and Address of Previous Employer			Dates (from – to)	
Name _____			Business Phone	
Street: _____ Suite _____				
City	State	Zip		
Title _____				Monthly Income \$
Reason For Leaving				

III. ASSETS AND LIABILITIES

Assets: Bank Accounts – Checking, Savings, etc.

Name of Bank	Address of Bank	Account Number	Type of Account	Estimated Current Balance
				\$
				\$
				\$
				\$
Total Assets				\$

Liabilities: Credit Cards – Department Stores, Banks, Car, Student Loan, etc.

Name of Creditor	Address of Creditor	Account Number	Monthly Payment You Make	Estimated Balance You Owe
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
Total Debt			\$	\$

Landlords (Past Two Years)

Name of Landlord	Address of Landlord	Dates You Rented

Have you had a foreclosure or repossession or filed bankruptcy in the last 7 Years?

(Check One) Yes _____ No _____

I/We understand that my/our application will not be processed and I/we will not be considered official Home Buyer Club member(s) until my/our full payment is received. I/We have attached copies of the following documents (mark with X):

- 1- Explanation letters, bankruptcy documents, divorce decree (if applicable).
- 2- Three most recent bank statements.
- 3- Two most recent pay stubs, if paid bi-weekly. Four most recent pay stubs, if paid weekly.
- 4- Social Security, Pension, Child Support (include any other benefit statement letters).
- 5- IRS W-2's together with complete federal tax returns for the last three years. If self-employed, a current profit and loss statement is also required.
- 6- Birth certificates for all dependent children.
- 7- Florida identification, driver's license, or passport.

DISCLOSURE:

I/We understand that, this is not an application for extension of credit or a commitment to lend. It is offered to assist the home buyer(s) in establishing a realistic price range. There are additional factors involved in determining an applicant's qualification, including a recent credit report. By signing below I/we acknowledge that the information provided is true and complete to the best of my/our knowledge. I/we hereby authorize the Home Buyers Club to obtain all information necessary, including a credit report, to assist me/us in an evaluation of capacity to successfully accomplish home ownership. I/we understand that the information may be shared with lenders in an effort to determine eligibility for mortgage financing and/or develop a plan to correct qualification deficiencies in the pursuit of a mortgage approval.

Applicant/Borrower: X	Date: X
Applicant/Co-Borrower: X	Date: X
Applicant/Co-Borrower: X	Date: X
Applicant/Co-Borrower: X	Date: X

INFORMATION FOR MONITORING PURPOSES

You are not required to furnish this information, but are encouraged to do so.

Race/ National Origin: (check one)

- I do not wish to furnish this information
- Black, not of Hispanic origin White, not of Hispanic origin
- Hispanic Other, (specify) _____

Sex: Female Male

Office Use Only

Pre-qualified by:	Date:
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