

**COMMUNITY DEVELOPMENT CORPORATION  
OF BROWNSVILLE**

**901 East Levee St.**

**Brownsville, TX 78520**

**Phone # (956) 541-4955 Fax # (956) 982-1804**

APPLICANT NAME (S): \_\_\_\_\_

YOUR APPOINTMENT IS SCHEDULED FOR \_\_\_\_\_ AT \_\_\_\_\_ A.M./P.M.  
SU CITA ES PARA ESTA FECHA.

PLEASE BRING ALL ITEMS [✓] CHECKED TO YOUR APPOINTMENT  
POR FAVOR TRAIGA LO SIGUIENTE QUE ESTA [✓] MARCADO A SU CITA.

**Income Tax Returns last 2 years (complete return with W-2's, 1099's, Schedule C etc.)**  
(Copias de las declaraciones de impuestos de los ultimos 2 años)

**Pay check stubs for the last month (most recent 30 days)**  
(Talones de cheque recibidos durante los ultimos 30 dias)

ADDITIONAL DOCUMENTATION, IF APPLICABLE: (Otros documentos adicionales, si se aplicá)

**Driver License / I.D. Card or Resident Alien I.D. Card**  
(Licencia de conducir / Tarjeta de identificación o Tarjeta de residencia)

**Original Social Security Card(s) for ALL members of the HOUSEHOLD.**  
(Cartas de Numero Social originales de todos los miembros de la familia.)

**Award Letters from SSI Office (social security, disability etc.)**  
(Carta(s) de beneficios de numero social).

\_\_\_\_\_ **Divorce Decree** (contrato de divorcio)

\_\_\_\_\_ **Warranty Deed on property or Contract for Deed (proof of ownership)**  
(Documentos de posesión legitima de su propiedad.)

\_\_\_\_\_ **Tax Receipts on property**  
(recibos de pagos de taxas en su propiedad)

**\$19.00 for Individual or Joint Credit Report**  
(\$19.00 para el reporte de credito).

How did you hear  
about CDCB?

- Bargain Book
- Flyer
- Word of mouth
- Web Site
- Fair
- Other \_\_\_\_\_

\*The application must be fully filled  
\*La aplicacion tiene que estar completa

**Community Development Corporation of Brownsville**  
**901 East Levee St. Brownsville, Texas 78520**  
**(956) 541-4955 FAX: (956) 982-1804**

**Main Borrower Name:** \_\_\_\_\_ **DOB/Fecha de nacimiento:** \_\_\_\_\_ **Edad/Age:** \_\_\_\_\_  
 Married/Casado                       Separated/Separado                       Unmarried:(Widowed,Divorced,Single,Common Law,Soltero,Divorciado,Viudo)  
 U.S. Citizen/Ciudadano                       Permanent Resident Alien/ Residente Permanente                       Social Security # : \_\_\_\_\_

**Co-Borrower Name:** \_\_\_\_\_ **DOB/Fecha de nacimiento:** \_\_\_\_\_ **Edad/Age:** \_\_\_\_\_  
 Married /Casado                       Separated/Separado                       Unmarried:(Widowed,Divorced,Single,Common Law,Soltero,Divorciado,Viudo)  
 U.S. Citizen/Ciudadano                       Permanent Resident Alien/ Residente Permanente                       Social Security # : \_\_\_\_\_

**CHECK ONE / INDIQUE LO APROPIADO**

\_\_\_\_\_ RENT / RENTA                      OR / O                      \_\_\_\_\_ LIVES WITH FAMILY / VIVE CON FAMILIARES

\$\_\_\_\_\_ RENT AMOUNT

Does it include utilities? Incluye luz y agua? \_\_\_\_ Yes/Si \_\_\_\_ No

**CURRENT ADDRESS / DIRECCION ACTUAL:** \_\_\_\_\_

**TIME AT THIS ADDRESS / TIEMPO EN ESTA DIRECCION :** \_\_\_\_\_

**PREVIOUS ADDRESS/DIRECCION PREVIA:** \_\_\_\_\_

**IF CURRENT IS LESS THAN 2YRS / SI LA ACTUAL ES MENOS DE 2 AÑOS:** \_\_\_\_\_

**TELEPHONE NUMBERS / NUMEROS DE TELEFONO**

**CASA:** \_\_\_\_\_ **TRABAJO:** \_\_\_\_\_ **OTRO:** \_\_\_\_\_  
**HOME:** \_\_\_\_\_ **WORK:** \_\_\_\_\_ **OTHER :** \_\_\_\_\_

Family Members Dependents Name & Ages:  
Nombres de todos los miembros de la familia y Edad

Family Member's Income, if any Source: SSI , Alimony,  
Ingresos de los miembros de la familia

Name	Relationship	Age	Date of Birth	Monthly Income / Source
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**SAVINGS / AHORROS**

Checking Account: Bank Name: \_\_\_\_\_ \$ \_\_\_\_\_ (balance)  
Savings Account: Bank Name: \_\_\_\_\_ \$ \_\_\_\_\_ (balance)  
Cash: Cash Savings \_\_\_\_\_ \$ \_\_\_\_\_ (balance)

How will you complete the down payment?

## EMPLOYMENT HISTORY

Employment history for the last **2** years for each of the borrowers / Historial de trabajo por los **2** últimos años

### **BORROWER** :

#### **\*CURRENT JOB/ TRABAJO ACTUAL**

EMPLOYER / EMPLEADOR : \_\_\_\_\_

POSITION/ACTIVIDAD : \_\_\_\_\_

FROM (MO/YR) \_\_\_\_\_

TO (MO/YR) \_\_\_\_\_ # OF YEARS / AÑOS: \_\_\_\_\_

PAY RATE: HOURLY \$ \_\_\_\_\_ OR SALARY \$ \_\_\_\_\_

PAY PERIODS: WEEKLY, \_\_\_\_\_ BI-WEEKLY, \_\_\_\_\_ MONTHLY \_\_\_\_\_

#### **\* PREVIOUS JOB / TRABAJO ENTERIOR**

EMPLOYER / EMPLEADOR : \_\_\_\_\_

POSITION/ACTIVIDAD \_\_\_\_\_

FROM (MO/YR) \_\_\_\_\_

TO (MO/YR) \_\_\_\_\_ # OF MONTHS / YEARS: \_\_\_\_\_

PAY RATE: HOURLY \$ \_\_\_\_\_ OR SALARY \$ \_\_\_\_\_

PAY PERIODS: WEEKLY, \_\_\_\_\_ BI-WEEKLY, \_\_\_\_\_ MONTHLY \_\_\_\_\_

### **CO-BORROWER**

#### **\* CURRENT JOB / TRABAJO ACTUAL**

EMPLOYER / EMPLEADOR: \_\_\_\_\_

POSITION/ACTIVIDAD \_\_\_\_\_

FROM (MO/YR) \_\_\_\_\_

TO (MO/YR) \_\_\_\_\_ # OF MONTHS / YEARS: \_\_\_\_\_

PAY RATE: HOURLY \$ \_\_\_\_\_ OR SALARY \$ \_\_\_\_\_

PAY PERIODS: WEEKLY, \_\_\_\_\_ BI-WEEKLY, \_\_\_\_\_ MONTHLY \_\_\_\_\_

OTHER COMMENTS:

√ - Explain if some of your work is seasonal.      √ - Explain any employment gaps between jobs.

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**INCOME**

Question 1: What is the combined Monthly Gross Income of all borrowers?	
<p>Add up your monthly earnings <u>before</u> deductions such as taxes, health insurance, and Social Security.</p> <p>Include all sources such as regular earnings, overtime, self-employment income, business income, tips, bonuses, pension, interest, child support, food stamps, AFDC, SSI, and other.</p>	

Monthly Income (Include all sources. Use the gross amount before taxes.)	Main Borrower _____	Co-Borrower _____	Co-Borrower _____	TOTAL
Job (Bring recent stub.)				
Self-employment income				
Child support/alimony				
Other Business income				
Other: Overtime Earnings				
Other: Tips/Bonuses				
Other: Pension/SSI				
Other: AFDC/Food Stamps				
Other : _____				
Other : _____				
Other : _____				
<b>TOTAL:</b>				\$ _____

**OFFICE USE ONLY:**

Number of Family Members in Household: \_\_\_\_\_  
 Household Median Income: \_\_\_\_\_ %

## DEBTS LIST OF CREDITORS

<b>TYPE OF PAYMENT:</b>	<b>MONTHLY PAYMENT</b>	<b>BALANCE OWED</b>
Item: Car Payment	\$ _____	\$ _____
Item: Student Loan Payment	\$ _____	\$ _____
_____ Name of Finance Company:	\$ _____	\$ _____
_____ Name of Finance Company:	\$ _____	\$ _____
_____ Name of Finance Company:	\$ _____	\$ _____
Item: Minimum Credit Card Payments		
Credit Card:		
Name: _____	\$ _____	\$ _____
Name: _____	\$ _____	\$ _____
Name: _____	\$ _____	\$ _____
Name: _____	\$ _____	\$ _____
Item: Child Support Payments	\$ _____	\$ _____
Item: Alimony Payments	\$ _____	\$ _____
Department Store Credit:		
Store: _____	\$ _____	\$ _____
Store: _____	\$ _____	\$ _____
Store: _____	\$ _____	\$ _____
<b>Total Monthly Debt Payments</b>	\$ _____	\$ _____

DO NOT INCLUDE BILLS PAID FOR WHICH YOU DID NOT BORROW.



## APPLICANT DISCLOSURE

As a Certified HUD Housing Counseling Grantee, the Community Development Corporation of Brownsville agrees to avoid conflict of interest by disclosing to all participants the following information:

***Counseling participants are free to choose any lender, lending product, realtor, real estate agency, and home. The client is not required to purchase a home or originate a loan with the CDCB to receive counseling services.***

CDCB provides a variety of housing and mortgage loan and down payment assistance programs, including Self Help housing. CDCB provides first and second lien mortgage financing in association with private, Federal, State, and local funds that assist families seeking homeownership. CDCB also provides interim construction financing to builders constructing and selling homes in CDCB affordable housing subdivisions.

Applicant Name \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

# Authorization to Release Information and Pull Credit Report

I/We authorize you to provide to Community Development Corporation of Brownsville (CDCB) any and all information that they request. Such information includes, but is not limited to: employment history and income, bank accounts balances, credit history and copies of tax returns.

I/We authorize CDCB to pull my/our credit report.

I/We understand that the credit report fee charged by CDCB is a NON-REFUNDABLE fee.

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Applicant's Signature

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Co-applicant's Signature

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Applicant's Printed Name

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Co-applicant's Printed Name

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Address

---

Address

---

Date of Birth

---

Date of Birth

---

Social Security Number

---

Social Security Number

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Date

---

Date