



103 12th Street, PO Box 2738 Fairmont, WV 26555-2738

Fairmont (304)363-0860
Morgantown (304)291-1660
Toll Free (800)637-7464

Fax (304)366-0469
www.fmhousing.com

Fairmont / Morgantown Housing Authorities

NeighborWorks® HomeOwnership Center

Thank you for your interest in the Fairmont/Morgantown Housing Authority Homeownership program.

Please complete the profile and: ***Mail** profiles and fee to P.O. Box 2738, Fairmont, WV 26555-2738

or

***Hand Deliver** to 103 Twelfth St. Fairmont.

***Please be sure the Profile is signed.**

We will review and process the information in order of receipt, and you will be contacted to set up an appointment.

Please note that this form is not a loan application.

If you have any questions please contact me at 304-363-0860 ext. 127.

Please include your fee of **\$19.25 for an individual** credit report or **\$23.50 for a joint** credit report in the form of check or money order made **payable to FMHA.**

Donna L. Lane
Housing Counselor

Fairmont / Morgantown Housing Authorities

NeighborWorks® HomeOwnership Center

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HOUSING COUNSELING PERSONAL PROFILE (THIS IS NOT A MORTGAGE APPLICATION)

BORROWER				CO-BORROWER			
<hr/>				<hr/>			
Name	Last	First	MI	Name	Last	First	MI
<hr/>				<hr/>			
Address				Address			
<hr/>				<hr/>			
City	State		Zip Code	City	State		Zip Code
<hr/>				<hr/>			
Social Security Number		Date of Birth		Social Security Number		Date of Birth	
<hr/>				<hr/>			
Home Phone: _____				Home Phone: _____			
<hr/>				<hr/>			
Email: _____				Email: _____			
<hr/>				<hr/>			
Years of School Completed: _____				Years of School Completed: _____			
<hr/>				<hr/>			
Number of Dependents: _____ (Other than yourself.)				Number of Dependents: _____ (Other than yourself.)			
<hr/>				<hr/>			
Ages of Dependents: _____				Ages of Dependents: _____			
<hr/>				<hr/>			
Are there any non-dependants that will be living in the home? (Other than yourself or co-borrower.)				Are there any non-dependants that will be living in the home? (Other than yourself or co-borrower.)			
<input type="checkbox"/> Yes or <input type="checkbox"/> No If yes, list below:				<input type="checkbox"/> Yes or <input type="checkbox"/> No If yes, list below:			
<hr/>				<hr/>			
Name	Relationship		Age	Name	Relationship		Age
<hr/>				<hr/>			
Name	Relationship		Age	Name	Relationship		Age
<hr/>				<hr/>			
<hr/>				<hr/>			
Employer				Employer			
<hr/>				<hr/>			
Address				Address			
<hr/>				<hr/>			
City	State		Zip Code	City	State		Zip Code
<hr/>				<hr/>			
Position/Title		Phone Number		Position/Title		Phone Number	
<hr/>				<hr/>			
Date Hired		Number of hours per week		Date Hired		Number of hours per week	
<hr/>				<hr/>			
\$				\$			
Hourly rate or salary amount		weekly / bi-weekly / monthly		Hourly rate or salary amount		weekly / bi-weekly / monthly	

(cont.)



<p>Previous or Second Employer</p> <hr/> <p>Address</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Position/Title Phone Number</p> <hr/> <p>Dates Employed Number of hours per week</p> <p>\$</p> <p>Hourly rate or salary amount weekly / bi-weekly / monthly</p> <p style="text-align: center;">If employed for LESS than TWO years at one place, continue listing employers on a separate page.</p>	<p>Previous or Second Employer</p> <hr/> <p>Address</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Position/Title Phone Number</p> <hr/> <p>Dates Employed Number of hours per week</p> <p>\$</p> <p>Hourly rate or salary amount weekly / bi-weekly / monthly</p> <p style="text-align: center;">If employed for LESS than TWO years at one place, continue listing employers on a separate page.</p>
<p>Borrower's Signature Date</p> <p style="text-align: center;">I authorize the Fairmont/Morgantown Housing Authorities NeighborWorks® HomeOwnership Center to research my credit file with my pursuit of a loan to purchase real estate.</p>	<p>Co-Borrower's Signature Date</p> <p style="text-align: center;">I authorize the Fairmont/Morgantown Housing Authorities NeighborWorks® HomeOwnership Center to research my credit file with my pursuit of a loan to purchase real estate.</p>

INCOME, CREDIT, SAVINGS	BORROWER	CO-BORROWER
What is your current rent, NOT including utilities?	\$ _____	\$ _____
Are you currently receiving Rental Assistance?	_____	_____
How long have you lived there?	_____	_____
Have you owned a home in the last three years?	Yes No	Yes No
Are you married, separated, or unmarried?	M S U	M S U
Have you ever filed Bankruptcy? If yes, when was it discharged?	Yes No	Yes No
Checking Account Balance:	\$ _____	\$ _____
Savings Account Balance:	\$ _____	\$ _____
Cash or Savings at home:	\$ _____	\$ _____
Amount of any additional funds you may receive: (Ex: Tax refund, property sale, cash gift, etc.)	_____	_____
Part-time seasonal employment not listed before? How long in this field? / Approximate yearly income:	Yes No / \$ _____	Yes No / \$ _____
Do you receive Child Support? Amount:	Yes No \$ _____	Yes No \$ _____
Do you receive Alimony? Amount:	Yes No \$ _____	Yes No \$ _____
Can you document this income?	Yes No	Yes No
How long will it continue? Monthly amount received?	\$ _____	\$ _____
Retirement / Death Benefits:	\$ _____	\$ _____
Any other monthly income not listed before: Source:	\$ _____	\$ _____

(cont.)



Do you have a contract on a house at this time?	Yes	No	Yes	No
Do you own any property?	Yes	No	Yes	No
Description:	_____		_____	
Are you working with a real estate agent?	Yes	No	Yes	No
How did you hear about our services?	_____			

LIABILITIES	BORROWER		CO-BORROWER	
Including: credit cards, installment loans, lines of credit, child care expenses, auto loans, etc.				
Rate your credit: (ex: None, Poor, Good, etc.)				
Do you have any outstanding collections or judgements?	Yes	No	Yes	No
If yes, approximate amount you still owe?	\$ _____		\$ _____	
Monthly Child Care, Child Support or Alimony payments:				
<u>Credit Cards:</u>				
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		
<u>Other Installment Loans:</u>				
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		
<u>Auto Loans:</u>				
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		
Paid to: _____	Monthly Payment: \$ _____	Balance: \$ _____		

OTHER INFORMATION (OPTIONAL)			
Borrower: Ethnicity		Co-Borrower: Ethnicity	
Hispanic or Latino _____ Not Hispanic or Latino _____		Hispanic or Latino _____ Not Hispanic or Latino _____	
Race:		Race:	
American Indian or Alaska Native	_____	American Indian or Alaska Native	_____
Asian	_____	Asian	_____
Black or African American	_____	Black or African American	_____
Native Hawaiian or Other Pacific Islander	_____	Native Hawaiian or Other Pacific Islander	_____
White	_____	White	_____
Other	_____	Other	_____
Sex:		Sex:	
Male _____	Female _____	Male _____	Female _____

Any Additional Information: _____

