

Credit Application for CEE Home Improvement Loan Programs

I. Lender Information

I am applying for a loan of \$ _____ for _____ months.	Date of Application: _____
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II. Applicant(s) Information

The information requested in this credit application is required to determine eligibility for financing. A portion of the data requested is classified as "private data on individuals" under Minnesota Statutes 462A.065. Use of the data is limited to that necessary for the administration and management of this program by CEE personnel, those under contract with CEE, and other governmental agencies when authorized by state statute or federal law.

Full Name of Applicant: _____		Full Name of Co-Applicant: _____	
Applicant Social Security No. _____	Age: _____	Co-Applicant Social Security No. _____	Age: _____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Not Married (including single, divorced, widowed)		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Not Married (including single, divorced, widowed)	
Mailing Address: (include city, state, and zip code) _____		Nearest Relative Not Living With You: Name: _____ Address: _____	
Home Phone No. _____ ()		Phone No. _____ Relationship: _____ ()	
Previous Address: (if at current address less than 2 yrs) _____		How Long: _____ Yrs.	

III. Credit Information

A. Have you or a member of your household ever received a Minnesota Housing Finance Agency Home Improvement Loan? Yes No

Date of the Loan: _____ MHFA Loan Number: _____

Original principal amount of the loan: \$ _____

Was the loan used to improve **this** property? Yes No

B. Credit History: These questions apply to all applicants. If you answer "yes", provide a separate written explanation

Are there any outstanding judgments or liens against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you been declared bankrupt within the last 36 months?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you had any property foreclosed upon or given title or deed in lieu thereof?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

C. Bank Accounts: Provide name and address of bank or branch

Checking (Bank Name): _____ Account # _____

Savings (Bank Name): _____ Account # _____

D. Debts: List all current fixed obligations, installment accounts, revolving charge accounts, loans, and debts to banks, finance companies and Government agencies. *(Attach additional sheet if necessary)*

To Whom Indebted (Named)	Date Incurred	Original Amount	Present Balance	Monthly Payments	Check If Business Related
Mortgage:					
Contract-for-Deed:					
If taxes and insurance are not included in your payment, indicate average monthly amount				\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	

IV. Property Information

A. Number of dwelling units in your property: One Two Three Four Other _____ units.

B. Age and value of property:

- Current Estimated Market Value from Property Tax Statement\$ _____
- Age of property: _____ Date of purchase: _____ Purchase price: \$ _____

C. Is your property being purchased on a contract for deed? Yes (**attach copy of contract to application**) No

- If YES, is there a balloon payment: Yes No Date of balloon payment: _____ Amount: \$ _____

VI. Income Information

Number of Residents age 18 or older: _____ Number of Residents under age 18: _____

Applicant's Business Name & Address	Type of Work or Position	# of years Employed	Phone #	Amount \$ _____ per year
Co-Applicant's Business Name & Address	Type of Work or Position	# of years Employed	Phone #	Amount \$ _____ per year
Other sources of income (i.e. social security, pension, interest, dividends, rental, child support)				

VI. Improvements

- Briefly describe the proposed improvements.
- Finalized bids and estimates will be required by your lender prior to loan closing

VII. Signatures

- I/we certify that the statements contained in this application are true, accurate and complete to the best of my/our knowledge and belief.
- I/we hereby authorize the release of any information necessary for the lending institution to process this application.

(Applicant)

(Co-Applicant)

Return application to Center for Energy and Environment, 212 3rd Avenue North, Suite 560 Minneapolis, MN 55401. For information call (612) 335-5884

PLEASE SIGN AND RETURN WITH APPLICATION

DATA PRIVACY ACT

In accordance with Minnesota Government Data Practices Act, Center for Energy and Environment (CEE) is required to inform you of your rights regarding the private data collected from you.

Private data, collected from you or from other organizations authorized by you, is used to determine your eligibility for programs administered by CEE. The use of private data we collect is limited to that necessary for administering programs and providing our services.

You may refuse to provide the requested information. If you do not provide the requested information, you may not be eligible for specific loans, grants or services.

Persons or agencies with whom this information may be shared include:

1. Neighborhood Revitalization Program (NRP).
2. Neighborhood organization (if applying for neighborhood funded program).
3. City (if applying for city funded program).
4. Department of Commerce.
5. Minnesota Housing Finance Agency.
6. Auditors who are required to review programs.
7. Law enforcement officials as authorized or required by law, and
8. Those individuals or agencies to whom you give your written permission.

Unless authorized by state statute federal law, other government agencies using the reported private data must also treat the information as private. You may wish to exercise your rights as contained in the Minnesota Government Data Practices Act. These rights include:

1. The right to see and obtain copies of the data maintained on you.
2. The right to be told the contents and meaning of data.
3. The right to contest the accuracy and completeness of the data.

I have read and understand the above information regarding my rights as a subject of government data and consent to the release of certain information as described above to the parties listed herein.

Print Name _____ Print Name _____

Date _____ Signature _____ Signature _____

Print Name _____ Print Name _____

Date _____ Signature _____ Signature _____