



2023 Home Application

First Story, a 501c3 non-profit organization, is providing affordable homeownership opportunities in partnership with builders Hayden Homes and Simplicity Homes. Homes are constructed or rehabilitated by our building partners and then sold by First Story through a 30-year, zero-interest and zero-down loan. Homes range from 1,000-1,400 sq. ft with 3 bedrooms, 2 baths and a 2 car garage. Home locations are pre-selected. Homes are sold move-in ready. No upgrades or custom options are available.

To apply, review qualification guidelines below and refer to the application checklist for our requirements and documents needed. You must submit **all** documents listed on the checklist in addition to the completed application forms to our office. Your application will not be considered complete until all documentation is received.

You May Qualify If...

- ✓ Your total gross - before taxes and deductions - Median Family Income (MFI) is at or below 80% of area median income (see attached chart for current requirements).
- ✓ You currently have no negative credit accounts or items in collections.
- ✓ You currently live or work in the County where the home is being built.
- ✓ You are a U.S. citizen or have permanent resident alien status (required for applicant(s) only).
- ✓ You are a first-time home buyer.

Application Checklist

- First Story Application Forms.
- Recent credit report for applicant & co-applicant.
Free credit report available at www.annualcreditreport.com
- Paystubs &/or income statements for last month for applicant & co-applicant.
- The previous year's tax forms or IRS transcripts and corresponding W2's for applicant & co-applicant.
- Photocopies of government issued photo identification for applicant and co-applicant.

Submit application and requested documentation in person or by mail to:

FIRST STORY
963 SW SIMPSON AVENUE, SUITE 110
BEND, OR 97702



Disclosure. This application is not a guarantee of an interview or selection for housing. First Story, acting as an entity within the capacity of a financial institution, will not share its applicants' personal information with nonaffiliated third parties; only First Story personnel and directors will review personal information. First Story will not disclose applicants' personal information to any nonaffiliated third party for use in telemarketing, direct mail marketing, or other marketing through electronic mail.

ECOA. The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, and age; because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.



Application

First Story Homeownership Program

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

Dear Applicant: Please complete this application for the First Story homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

1. APPLICANT INFORMATION

Applicant

Applicant's name _____ Social Security number _____

Age _____ Date of birth _____ Pronouns: She/Her He/Him They/Them

Cell phone (____) _____ Work phone (____) _____

Email _____

Present Address _____ Own Rent

Married Separated Unmarried (single, divorced, widowed, domestic partnership, etc.)

Co-Applicant

Applicant's name _____ Social Security number _____

Age _____ Date of birth _____ Pronouns: She/Her He/Him They/Them

Cell phone (____) _____ Work phone (____) _____

Email _____

Dependents and others who will live with you:	
Name	Age
_____	_____
_____	_____
_____	_____

2. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name and address of PRIMARY employer:	Start date (mm/dd/yyyy):	Name and address of PRIMARY employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (gross) wages: \$
Name and address of SECONDARY employer:	Start date (mm/dd/yyyy):	Name and address of SECONDARY employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (gross) wages: \$

In this space describe any special circumstances regarding your employment:

3. MONTHLY INCOME

Income source	Applicant	Co-Applicant	Total	Notes
Salary/wages (gross)	\$	\$	\$	
Alimony	\$	\$	\$	
Child support	\$	\$	\$	
Social Security	\$	\$	\$	
SSI (Supplemental SS Income)	\$	\$	\$	
Disability	\$	\$	\$	
Housing voucher	\$	\$	\$	
Unemployment benefits	\$	\$	\$	
VA compensation	\$	\$	\$	
Retirement (e.g., pension)	\$	\$	\$	
Military entitlements	\$	\$	\$	
Other:	\$	\$	\$	
Other:	\$	\$	\$	
Total	\$	\$	\$	

4. DEBT AND EXPENSES

Account	Applicant		Co-Applicant	
	Monthly payment	Unpaid balance	Monthly payment	Unpaid balance
Auto loan	\$	\$	\$	\$
Lease (e.g., furniture, appliances — includes rent-to-own)	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Credit Cards (list below):				
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
Student loan debt	\$	\$	\$	\$
Medical debt	\$	\$	\$	\$
Other	\$	\$	\$	\$
Other	\$	\$	\$	\$
Total	\$	\$	\$	\$

MONTHLY EXPENSES

Account	Applicant & Co-Applicant	First Story Office Use Only
Rent	\$	
Utilities (electricity, water, gas)	\$	
Insurance (rental, car, health, etc.)	\$	
Child care	\$	
Internet service	\$	
Cell phone	\$	
Transportation (gas, bus pass, vehicle upkeep)	\$	
Food & essential supplies	\$	
Entertainment (dining out, activities)	\$	
Other	\$	
Total	\$	

5. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.	Applicant	Co-Applicant
a. Are there any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had any property foreclosed upon in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

6. AUTHORIZATION, AGREEMENT AND RELEASE

I understand that by filing this application, I am authorizing First Story to evaluate my actual need for First Story's homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner according to First Story policy.

I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, my application may be denied, and that even if I have already been selected to receive a First Story home, I may be disqualified from the program and forfeit any rights or claims to a First Story home.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that First Story may screen applicants. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature

Date

Co-Applicant signature

Date

X _____

X _____

7. DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, gender and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information. This information will not be used to determine your eligibility for our program.

The law provides that we may not discriminate on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, gender and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-Applicant
<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
<p>Gender:</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Other</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Gender:</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Other</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

8. EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at FTC Regional Office for the East Central region, 600 Pennsylvania Avenue N.W., Washington D.C. 20580 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we require this information in order to determine an applicant's eligibility for our program and the affordable mortgage amount. Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the First Story program.

Applicant:

X _____

Print name: _____

Date: _____

Co-Applicant:

X _____

Print name: _____

Date: _____

9. PRESENT HOUSING CONDITIONS (Help us get to know you. Your answers are not factored into the selection for the home. Use the space below OR attach a separate document)

Why do you need a First Story home?

What does homeownership mean to you?

What barriers have prevented you from owning your own home?

Introduce you and your family members to us.