



# DOWN PAYMENT ASSISTANCE LOAN PROGRAM

## APPLICATION FORM

(Maximum lock period is 90 days. Please call if an extension is needed.)

This form should be completed, signed and sent via EMAIL to [mbecker@whitewater-wi.gov](mailto:mbecker@whitewater-wi.gov)

### LENDER INFORMATION

Lender Name FORT COMMUNITY CREDIT UNION

Address 800 MADISON AVE City, State, Zip FORT ATKINSON WI 53538

Telephone Number (920) 563-7305 FAX Number (920) 563-0327

Loan Officer ANDRES MORALES Email Address AMORALES@FORTCOMMUNITY.COM

### BORROWER INFORMATION

Borrower's Name(s) MARCO BARAJAS & JUANA BARAJAS

Borrower's Current Address 885 S JANESVILLE ST APT 202 City, State, Zip WHITEWATER WI 53190

Borrower's Telephone Number (home) (920) 397-6410 Borrower's email marcobww@gmail.com

Household Size 1 Are there children under 6 or pregnant women in household?  Yes  No

Household Members (including all Borrowers): (use separate sheet for additional)

1.	Name <u>MARCO BARAJAS</u>	Age <u>33</u>	Annual Income \$ <u>42,640.08</u>
2.	Name <u>JUANA BARAJAS (COSIGNER)</u>	Age <u>52</u>	Annual Income \$ <u>51,969.00</u>
3.	Name _____	Age _____	Annual Income \$ _____
4.	Name _____	Age _____	Annual Income \$ _____

Total Estimated Annual Household Income \$ 94,609.08 First-time Home Buyer?  Yes  No

Is Borrower interested in applying for additional funds for rehab of home?  Yes  No

### PROPERTY INFORMATION

Property Address 119 S 4TH ST

City WHITEWATER State Wisconsin Zip WI County WALWORTH

Listing Agent's Name JON MARSHALL Listing Agent's Telephone Number (262) 366-8443

Listing Agent's email JONMARSHALL@HOTMAIL.COM Number of Bedrooms 3 Year house was built 1860

Purchase Price \$ 270,000.00 Amount of Subsidy Requested (maximum is \$25,000) \$ 25,000.00

Anticipated Closing Date 03/31/2026 Is the property currently occupied by renters?  Yes  No

### LOAN INFORMATION

First Mortgage Amount \$ 135,000.00 Estimated Closing Costs \$ 8,516.00

Borrower Contribution toward purchase \$ 117,516.00 Other Down Payment Assistance \$ 0.00

Housing Debt-to-Income Ratio 20.170% Total Debt-To-Income Ratio 20.170%

I certify that the above borrower(s) annual household income is equal to, or less than, 150% of the county median income, adjusted by household size, as indicated by the HUD Annual Income Limits, and this household is qualified to receive the direct subsidy under the Whitewater Down Payment Assistance guidelines. In addition, I agree to provide all the documents required by the City's Down Payment Assistance Program following the closing.

ANDRES MORALES

Name of Authorized Officer \_\_\_\_\_



Signature of Authorized Officer \_\_\_\_\_

MORTGAGE LOAN OFFICER

Title of Authorized Officer \_\_\_\_\_

03/10/2026

Date \_\_\_\_\_