



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

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 Cesar Valadez Email Address cvaladez@fortcommunity.com

BORROWER INFORMATION

Borrower's Name(s) Sergio B Reyes Verduzco & Kaitlin M Reyes

Borrower's Current Address 435 S Douglas Ct City, State, Zip Whitewater WI 53190

Borrower's Telephone Number (home) 262-745-8871 Borrower's email sbreyes133@gmail.com

Household Size 2 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>Sergio B Reyes Verduzco</u>	Age <u>27</u>	Annual Income \$ <u>63,294.36</u>
2.	Name <u>Kaitlin M Reyes</u>	Age <u>26</u>	Annual Income \$ <u>43,409.64</u>
3.	Name _____	Age _____	Annual Income \$ _____
4.	Name _____	Age _____	Annual Income \$ _____

Total Estimated Annual Household Income \$ 106,704 First-time Home Buyer? Yes No

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

PROPERTY INFORMATION

Property Address 815 E North St

City Whitewater State Wisconsin Zip 53190 County Walworth

Listing Agent's Name NA Listing Agent's Telephone Number NA

Listing Agent's email NA Number of Bedrooms 3 Year house was built _____

Purchase Price \$ 260,000 Amount of Subsidy Requested (maximum is \$25,000) \$ 25,000

Anticipated Closing Date 2/25/26 Is the property currently occupied by renters? Yes No

LOAN INFORMATION

First Mortgage Amount \$ 235,000 Estimated Closing Costs \$ 3,000

Borrower Contribution toward purchase \$ 3,000 Other Down Payment Assistance \$ _____

Housing Debt-to-Income Ratio 21.60 Total Debt-To-Income Ratio 36.30

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.

Cesar Valadez
Name of Authorized Officer

Cesar Valadez
Signature of Authorized Officer

Mortgage Loan Officer
Title of Authorized Officer

02/04/2026
Date