City of WHITEWATER

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 arao@whitewater-wi.gov

LENDER INFORMATION

Lender Name Fort Community Credit Union

Address 732 Madison Ave City, State, Zip Fort Atkinson WI 53538

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

Loan Officer Yesenia Aldrich Email Address yaldrich@fortcommunity.com

BORROWER INFORMATION

Borrower's Name(s) Gabriel A Lopez Rodriguez & Elizabeth L Osores Chirinos

Borrower's Current Address 178 N Fraternity Ln Apt 8 City, State, Zip Whitewater WI 5310

Borrower's Telephone Number (home) 920-728-8842 Borrower's email galr581989@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 Gabriel A Lopez Rodriguez	Age 36	Annual Income $ 65,020.80
2.	Name Elizabeth L Osores Chirinos	Age 46	Annual Income $ 33,462
3.	Name	Age	Annual Income $
4.	Name	Age	Annual Income $

Total Estimated Annual Household Income $ 98,482.80 First-time Home Buyer? ☑ Yes ☐ No

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

PROPERTY INFORMATION

Property Address 136 N Jefferson St

City Whitewater State Wisconsin Zip 53190 County Walworth

Listing Agent's Name Margaret Polk Listing Agent's Telephone Number 920-723-6885

Listing Agent's email peggy.polk@waynehayesrealestate.com Number of Bedrooms 2 Year house was built 1941

Purchase Price $235,000 Amount of Subsidy Requested (maximum is $25,000) $25,000

Anticipated Closing Date 8/31/2026 Is the property currently occupied by renters? ☐ Yes ☑ No

LOAN INFORMATION

First Mortgage Amount $188,000 Estimated Closing Costs $6,211

Borrower Contribution toward purchase $22,000 Other Down Payment Assistance $0

Housing Debt-to-Income Ratio 17.87% Total Debt-To-Income Ratio 27.39%

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.

Yesenia Aldrich
Name of Authorized Officer

Mortgage Loan Officer
Title of Authorized Officer

Yesenia Aldrich
Signature of Authorized Officer

7/29/2026
Date

City of Whitewater
312 W. Whitewater St., Whitewater, WI
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arao@whitewater-wi.gov