



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 ANDRES MORALES Email Address AMORALES@FORTCOMMUNITY.COM

BORROWER INFORMATION

Borrower's Name(s) KYLE B & HAILEY L SWALHEIM

Borrower's Current Address 708 VINEYARD DR APT 18 City, State, Zip CAMBRIDGE, WI 53523

Borrower's Telephone Number (home) (608) 520-6475 Borrower's email kswalheim95@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>KYLE B SWALHEIM</u>	Age <u>20</u>	Annual Income \$ <u>5,026.67</u>
2.	Name <u>HAILEY B SWALHEIM</u>	Age <u>20</u>	Annual Income \$ <u>3,572.40</u>
3.	Name <u></u>	Age <u></u>	Annual Income \$ <u></u>
4.	Name <u></u>	Age <u></u>	Annual Income \$ <u></u>

Total Estimated Annual Household Income \$ 103,188.84 First-time Home Buyer? ☒ Yes ☐ No

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

PROPERTY INFORMATION

Property Address 455 HOWARD RD

City WHITEWATER State Wisconsin Zip 53190 County WALWORTH COUNTY

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

Listing Agent's email jonmarshall@hotmail.com Number of Bedrooms 3 Year house was built 1938

Purchase Price \$ 305,000.00 Amount of Subsidy Requested (maximum is \$25,000) \$ 25,000.00

Anticipated Closing Date 01/13/2026 Is the property currently occupied by renters? ☐ Yes ☐ No

LOAN INFORMATION

First Mortgage Amount \$ 288,750.00 Estimated Closing Costs \$ 9,714.00

Borrower Contribution toward purchase \$ 1,675.00 Other Down Payment Assistance \$ 0.00

Housing Debt-to-Income Ratio 31.564% Total Debt-To-Income Ratio 32.855%

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

01/06/2026

Date