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 Johnson Bank

Address 1 S Main Street City, State, Zip Janesville WI 53545

Telephone Number 608-743-1527 FAX Number 608-743-1565

Loan Officer Wendy Bumgarner Email Address wbumgarner@johnsonfinancialgroup.com

### BORROWER INFORMATION

Borrower's Name(s) Nicci Erdmann

Borrower's Current Address 211 S Prince St City, State, Zip Whitewater WI 53190

Borrower's Telephone Number (home) 262-470-1045 Borrower's email niccierdmann@gmail.com

Household Size 3 Are there children under 6 or pregnant women in household? ☐ Yes x ☐ No

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

1. Name Nicci Erdmann Age 39 Annual Income $ 34,776
2. Name Ben Erdmann Age 12 Annual Income $ 00
3. Name Elizabeth Erdmann Age 11 Annual Income $ 00
4. Name Age Annual Income $

Total Estimated Annual Household Income $ 34,776 First-time Home Buyer? x ☐ Yes ☐ No

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

### PROPERTY INFORMATION

Property Address 218 E Main St

City Whitewater State Wisconsin Zip 53190 County Walworth

Listing Agent's Name Habitat for Humanity Listing Agent's Telephone Number

Listing Agent's email john.dawson@habitatwalworth.org Number of Bedrooms 3 Year house was built 2026

Purchase Price $300,000 Amount of Subsidy Requested (maximum is $25,000) $25,000

Anticipated Closing Date 11/30/26 Is the property currently occupied by renters? ☐ Yes x ☐ No

### LOAN INFORMATION

First Mortgage Amount $119,000 Estimated Closing Costs $3,000

Borrower Contribution toward purchase $7,000 Other Down Payment Assistance $30,000 Movin Out, $5,000 JFG, $125,000 Habitat Housing Debt-to-Income Ratio 40% Total Debt-To-Income Ratio 41.4%

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.

Wendy Bumgarner
Name of Authorized Officer

Community Loan Officer
Title of Authorized Officer

Wendy Bumgarner
Signature of Authorized Officer

10/27/2026
Date

City of Whitewater
312 W. Whitewater St., Whitewater, WI
53190 Phone: 262-473-0145 • Email:
arao@whitewater-wi.gov