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 UW Credit Union

Address 3750 University Ave City, State, Zip Madison WI 53705

Telephone Number 608-232-5000 x 2324 FAX Number 608-236-2305

Loan Officer Brad Sailing Email Address bsailing@uwcu.org

BORROWER INFORMATION

Borrower's Name(s) Edith Flores + Jaciel Flores Corrga

Borrower's Current Address 1144 W Florence St City, State, Zip Whitewater WI 53190

Borrower's Telephone Number (home) 262-755-8810 Borrower's email theFloresfamily2024@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 Edith Flores Age 38 Annual Income $ 46,155.24
2. Name Jaciel Flores Corrga Age 30 Annual Income $ 85,000.00
3. Name _____ Age _____ Annual Income $ _____
4. Name _____ Age _____ Annual Income $ _____

Total Estimated Annual Household Income $ 131,155.24 First-time Home Buyer? ☒ Yes ☐ No

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

PROPERTY INFORMATION

Property Address 1266 E Bluff Rd

City Whitewater State Wisconsin Zip WI 53190 County Walworth

Listing Agent's Name Tim Vandeville Jr Listing Agent's Telephone Number 262-865-4282

Listing Agent's email tim@trustinlegacy.com Number of Bedrooms 3 Year house was built 2026/2027

Purchase Price $ 344,900 Amount of Subsidy Requested (maximum is $25,000) $ 25,000

Anticipated Closing Date JAN 29.2027 Is the property currently occupied by renters? ☐ Yes ☒ No

LOAN INFORMATION

First Mortgage Amount $ 312,000 Estimated Closing Costs $ 7166.00

Borrower Contribution toward purchase $ 7900.00 Other Down Payment Assistance $ _____

Housing Debt-to-Income Ratio 25.57% Total Debt-To-Income Ratio 49.96%

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.

Brad A. Sailing — Name of Authorized Officer

Mortgage Loan Officer — Title of Authorized Officer

Brad A Sailing — Signature of Authorized Officer

11/12/2026 — Date