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) JEREMY J KOCH

Borrower's Current Address 10619 N COUNTY LINE RD #53 City, State, Zip WHITEWATER WI 53190

Borrower's Telephone Number (home) (920) 723-2397 Borrower's email Kochjeremy44@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 JEREMY J KOCH Age 52 Annual Income $ 70,720.00
2. Name LISA L VOGEL Age 51 Annual Income $ 20.800.00
3. Name _____ Age _____ Annual Income $ _____
4. Name _____ Age _____ Annual Income $ _____

Total Estimated Annual Household Income $ 91,520.00 First-time Home Buyer? ☑ Yes ☐ No

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

PROPERTY INFORMATION

Property Address 342 N JEFFERSON ST

City WHITEWATER State Wisconsin Zip 53190 County WALWORTH

Listing Agent's Name HEATHER R SPIES Listing Agent's Telephone Number (262) 391-0006

Listing Agent's email HEATHERSELLSHOMES123@GMAIL.COM Number of Bedrooms 4 Year house was built 1930

Purchase Price $ 204,000.00 Amount of Subsidy Requested (maximum is $25,000) $ 25,000.00

Anticipated Closing Date 12/30/2026 OR BEFORE Is the property currently occupied by renters? ☐ Yes ☑ No

LOAN INFORMATION

First Mortgage Amount $ 163,200.00 Estimated Closing Costs $ 4,677.30

Borrower Contribution toward purchase $ 20,477.30 Other Down Payment Assistance $ N/A

Housing Debt-to-Income Ratio 22.95% Total Debt-To-Income Ratio 25.85%

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

MORTGAGE LOAN OFFICER
Title of Authorized Officer

Signature of Authorized Officer

11/10/2026
Date

City of Whitewater
312 W. Whitewater St., Whitewater, WI
53190 Phone: 262-473-0148 •
Email: mbecker@whitewater-wi.gov