



**Building Homes, Building Lives,
Changing Communities... Get Involved**

Unless the Lord builds the house, they labor in vain who build it. ~ Psalm 127:1

Application Information

The Fuller Center for Housing NWLA will look at three distinct areas of selection criteria when reviewing potential 'homeowner partners.

These selection criteria are:

- Your family's actual housing need based on the suitability of your current shelter.
- Your income and ability to pay a monthly mortgage payment.
- Your willingness to participate as a partner with The Fuller Center for Housing NWLA.

In order to process your application you will need to provide the following items listed: **Incomplete application will not be accepted.**

1. A \$15.00 application fee* (**MONEY ORDER**) Only
2. Verification of household income- copies of your four most recent check stubs (if employed) and copies of award letters for any benefits you may receive, including Food Stamps, AFDC and SSI.
3. Driver's License or State issued ID
4. Social Security Card – (everyone that will live in the home)
5. Copy of Birth Certificate – (everyone that will live in the home)
6. Marriage Certificate / Divorce Decree
7. Rent/Landlord Receipts- the last (4) paid rent receipts
8. Copy of last (4) paid Utility Bills – (4) Electric, (4) Gas, & (4) Water Bills
9. Bankruptcy Papers

If you do not include this information, we may not be able to process your application. All questions on the applications must be answered for the application to be considered complete. Please note that the applicant and any co-applicant must both include all the information listed above.

***YOUR APPLICATION FEE IS DUE ON THE DAY WE RECEIVE YOUR APPLICATION.**



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Fuller Center for Housing of Northwest Louisiana

Basic Credit Requirements/Guidelines

Your income must fall within the income limits described below:

<u>Number in the Family</u>	<u>Gross Annual Income Range</u>
1	\$11,100 to \$29,500
2	\$12,650 to \$33,700
3	\$14,250 to \$37,900
4	\$15,800 to \$42,100
5	\$17,100 to \$45,500
6	\$18,350 to \$48,850
7	\$19,600 to \$52,250
8	\$20,900 to \$55,600

If you filed for Chapter 13 Bankruptcy:

- 1 You must obtain permission from your trustee to obtain additional debt
- 2 Your most recent 12 months of bankruptcy payments must have been made on time
- 3 There must be no new collections or charge-offs or late pays AFTER the bankruptcy

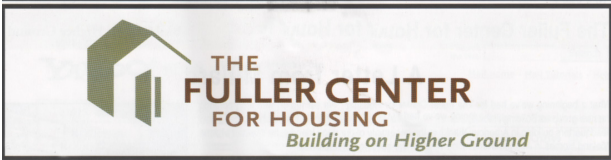
If filed for Chapter 7 Bankruptcy:

- 1 You must have discharge papers from your attorney
- 2 Eligibility is accepted 18 months after the discharge date
- 3 Some form of traditional credit must be re-established
- 4 Absolutely no charge-offs, collection of late payments are accepted after the bankruptcy

The following documents may be requested:

- 1 Completed Application
- 2 Authorization to release information
- 3 Most recent pay stubs
- 4 Public assistance income documents
- 5 5 Award letters
- 6 Divorce Decree
- 7 Bankruptcy Papers
- 8 Copy of State issued ID card or driver's license

9 Copy of Social Security Card



Return completed application and all requested documents to:
The Fuller Center for Housing of NWLA
P.O. Box 3173
Shreveport, LA 71133
(318) 221-7474 Office (318) 221-7437 Fax

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, marital status, or national origin.

Dear Applicant: We need you to complete this application to determine if you qualify for a Fuller Center NWLA house. Please fill out the application as completely as possible and attach any documents that we requested. **We will not accept incomplete applications**. All information on this application will be kept strictly confidential.

1. APPLICANT/CO-APPLICANT INFORMATION

Applicant's Name			Co-Applicant's Name		
Social Security Number	Date of Birth	Age	Social Security Number	Date of Birth	Age
Home Phone	Best Time To Reach		Home Phone	Best Time To Reach	
Work Phone	Best Time To Reach		Work Phone	Best Time To Reach	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)			<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)		
Dependents and Others who will live with you (not listed by co-applicant)			Dependents and Others who will live with you (not listed by applicant)		
Name	Age	Male/Female	Name	Age	Male/Female
		<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>
Present Address (street, city, state, zip code)			Present Address (street, city, state, zip code)		
Number of Years:		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Number of Years:		<input type="checkbox"/> Own <input type="checkbox"/> Rent
If Living at the Present Address for Less than Two Years Complete the Following					
Last Address (street, city, state, zip code)			Last Address (street, city, state, zip code)		
Number of Years:		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Number of Years:		<input type="checkbox"/> Own <input type="checkbox"/> Rent

2. FOR OFFICE USE ONLY - DO NOT WRITE IN THIS SPACE

Date Application Received _____	Date sent to V. O. A. _____	<input type="checkbox"/> Approved <input type="checkbox"/> Denied
Date Application Completed _____	Date Sent to Family Sele. Commit _____	Date Apprv. / Denied _____
More Info Requested: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date sent to FCHNWLA Board _____	Date Letter Sent _____

3. WILLINGNESS TO PARTNER WITH THE FULLER CENTER

To be considered for a Fuller Center NWLA home, you and your family must be willing to complete 350 hours of "sweat equity"¹¹. A minimum of 150 sweat equity hours must be completed by the applicant and immediate family.

	Yes	No
I AM WILLING TO COMPLETE THE REQUIRED 350 HOURS OF SWEAT EQUITY: Applicant:	<input type="checkbox"/>	<input type="checkbox"/>
Co-Applicant:	<input type="checkbox"/>	<input type="checkbox"/>

*Number of bedrooms where you live now (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living Room Dining Room Other (please describe)

If you rent your current residence, what is your monthly rent payment? \$_____ per month
(please supply a copy of your lease or a copy of a money order, or cancelled rent check)

In the space below, describe the condition of the house or apartment where you currently live. Why do you need a Fuller home?

If you are approved for a Fuller home, how should your name(s) appear on the legal documents?

Applicant _____ Co-Applicant _____

4. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and Address of Current Employer	Years On This Job	Name and Address of Current Employer	Years On This Job
	Gross Monthly Wages \$		Gross Monthly Wages \$
Type of Business	Position	Type of Business	Position

Verify your income by attaching copies of two (2) months of check stubs and/or award letters for applicant and co-applicant.

If Working at Current Job Less Than One (1) Year, Complete the Following Information

Name and Address of Last Employer	Years On This Job	Name and Address of Last Employer	Years On This Job
	Gross Monthly Wages \$		Gross Monthly Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

5. MONTHLY INCOME AND COMBINED MONTHLY BILLS

Gross Monthly Income	Applicant	Co-Applicant	Others in Household	Monthly Bills	Monthly Amounts
Base Employment Income*	\$	\$	\$	Rent	\$
AFDC/TANF				Utilities (Electric, Gas, & Water)	
Food Stamps				Car Payments	
Social Security				Insurance (Life / Car)	
SSI				Phone / Cell	
Disability				Cable	
Alimony				Credit Card Payment	
Child Support				Food	
Other (specify)				Alimony/Child Support	
TOTAL	\$	\$	\$	TOTAL	\$

Please attach copies of last month's bills as listed above.

* NOTE: Self-employed applicant(s) should provide additional documentation such as latest tax returns and/or financial statements.

DOCUMENTATION VERIFYING ALL SOURCES OF INCOME MUST BE SUBMITTED WITH APPLICATION.

**Others In Household: List additional household members over age 18 who receive income:

Name	Social Security Number	Age	Monthly Wages	Relationship
			\$	
			\$	
			\$	

6. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

If you are selected for homeownership, you will be required to make a **\$550** down payment; and pay closing costs of approximately **\$550** prior to moving into your Fuller Center NWLA house. Where will you be getting the money to meet this financial obligation (for example saving, parents)? If you are borrowing money to pay these costs, explain how and from whom:

Applicant		Co-Applicant	
Name and Address of Bank, Savings & Loan, or Credit Union:		Name and Address of Bank, Savings & Loan, or Credit Union:	
Account Number:	Balance \$	Account Number:	Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:		Name and Address of Bank, Savings & Loan, or Credit Union:	
Account Number:	Balance \$	Account Number:	Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:		Name and Address of Bank, Savings & Loan, or Credit Union:	

Account Number:	Balance \$	Account Number:	Balance \$
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Do you own a:	Yes	No	Do you own a:	Yes	No
Stove	<input type="checkbox"/>	<input type="checkbox"/>	Car(#1)	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year		
Washer	<input type="checkbox"/>	<input type="checkbox"/>	Car (#2)	<input type="checkbox"/>	<input type="checkbox"/>
Dryer	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year		

7. DEBT
8. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing The Fuller Center for Housing NWLA to evaluate my actual need for a Fuller Center NWLA home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Fuller home, I may be disqualified from the program. The original or a copy of this application will be retained by The Fuller Center for Housing NWLA even if the application is not approved.

Applicant Signature	Date	Co-Applicant Signature	Date
X _____	_____	X _____	_____



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AUTHORIZATION TO CHECK CRIMINAL RECORD

I, _____ (First, Middle, and Last Name of Applicant), the undersigned, authorized the Fuller Center for Housing of NWLA to obtain information pertaining to any charges and/or convictions I may have for federal and state criminal law violations to determine if I meet the standards for receiving a Fuller Center NWLA Home. This information will include but not be limited to allegations and convictions for crimes committed upon minors and will be gathered from any law enforcement agency of this state, or any state or federal government to the extent permitted by state and federal law.

Applicant _____
(Signature)

Date _____
(M/D/Y applicant signed this form)

Co-Applicant _____
(Printed Name)

(Signature)

PERSONAL DATA (Please Print)

Name of Applicant _____
(First, Middle, Last)

Social Security No. or State Photo ID card No. _____ / _____ / _____
(Copied directly from applicant's card)

Driver's License No. _____ State of Issuance _____ Expiration Date _____
(Copied directly from applicant's license)

Date of Birth _____
(M/D/Y)