



HOME OWNERSHIP PROGRAM- APPLICANT QUALIFICATIONS

Goal: *To glorify God by assisting serious tenants (active Grove members of 2 years or more) to learn proper money and property management skills and learn about the entire process of buying and owning a home. Our hope is that the tenants will then be able to purchase a home of their own.*

QUALIFICATIONS

The applicant must agree to complete the requirements of the program: including tithing, paying rent on time, attending monthly financial counseling and two-three designated church and community workshops on money management and homeownership each year, improving one's credit profile, creating and maintaining a two-year spending plan, sharing what they have learned from the program to help others become homeowners, and establishing a savings program.

The Homeownership Program allows the applicant, who is a church member, to live in a home up to 2 years while 50% of the actual rent is being saved by the church (the remainder is used for home maintenance).

Having met all other requirements, if the applicant decides not to use the funds to purchase a home at the end of the rental period, there will be "no refund". When the applicant locates a home to purchase after *no more* than 2 years in this program, the applicant understands that 50% of the "rent paid" will be provided to the appropriate owner or agency from which the home is to be purchased. If the applicant is unable to qualify and have met all other requirements of this program, the applicant will receive only the "interest" from the rental payments after submitting written proof of denial.

The applicant agrees that if any dispute arises as to the interpretation of the contract terms, the said dispute will be resolved by the Lessor (Grove Baptist Church). The Lessor shall submit the determination in writing to the Lessee (the applicant).

The applicant agrees to submit a written document at the end of the 2-year period, sharing what you've gained through the Homeownership process.

On the application, the applicant- certifies that answers given are true and complete to the best of one's knowledge. The applicant understands that Grove Baptist Church may terminate any rental agreement or agreement associated with this program entered into if the applicant has misrepresented any information or if the applicant does not abide by the agreements noted in the contract.

APPLICATION SUBMISSIONS

1. All applicants age 18 and over must complete and sign their own application. Unless applying as a co-applicant. Those areas for completion on the form.
2. Include a \$25.00 non-refundable application fee for each applicant/co-applicant age 18 and over. Submit funds in the form of cash or money order and attach in a sealed envelope to the application for processing.
3. Complete the attached application- note that all sections must be completed, including addresses and phone numbers and proper documentation. Incomplete applications will delay processing and may not be considered.
4. Submit the packet between 10a.m.-4p.m. at the Church Office.
5. If selected, applicant must be prepared to show proof of income.
6. Call (757) 967-9618 if more information is needed.



HOME OWNERSHIP PROGRAM- APPLICATION

Print legibly all information below. Note that any adult age 18 and over must complete the co-applicant areas of the form and sign the application. Incomplete applications will delay processing and may not be considered.

Primary Applicant: _____ Date of Birth: _____

Last Name First M.I.

Social Security # _____ Driver's License # _____

Current Address: _____ City _____ State _____ Zip _____

Applicant Contact Number: _____ Alternate: _____

How long at this address _____ Monthly Rent _____ Reason for leaving _____

Email Address: _____

Co-Applicant: _____ Date of Birth: _____

Last Name First M.I.

Social Security # _____ Driver's License # _____

Current Address: _____ City _____ State _____ Zip _____

Applicant Contact Number: _____ Alternate: _____

How long at this address _____ Monthly Rent _____ Reason for leaving _____

Email Address: _____

RENTAL HISTORY

List your rental history over the past five years. An contact number and address must be provided for each listing. Attach an additional sheet if needed. All listings will be verified. Providing incorrect information will delay processing and could lead to the application not being considered.

Current Landlord's Name _____ Phone # _____

Address _____ City _____ State _____ Zip _____

Previous Landlord's Name _____ Phone # _____

Address _____ City _____ State _____ Zip _____

How long at this address _____ Monthly Rent _____

Reason for leaving _____

Previous Landlord's Name _____ Phone # _____

Address _____ City _____ State _____ Zip _____

How long at this address _____ Monthly Rent _____

Reason for leaving _____

Have you ever been evicted? Yes No

Co-Applicant:

Current Landlord's Name _____ Phone # _____
Address _____ City _____ State _____ Zip _____

Previous Landlord's Name _____ Phone # _____
Address _____ City _____ State _____ Zip _____

How long at this address _____ Monthly Rent _____

Reason for leaving _____

Previous Landlord's Name _____ Phone # _____
Address _____ City _____ State _____ Zip _____

How long at this address _____ Monthly Rent _____

Reason for leaving _____

Have you ever been evicted? Yes No

List other previous addresses on the back of this application.

EMPLOYMENT VERIFICATION AND PROOF OF INCOME:

List employment history for the last five years. For your current employer, **attach copies of the last four pay stubs**. Include copies of W-2's from previous employers. Attach an additional sheet if needed. All listings will be verified. Providing incorrect information will delay processing and could lead to the application not being considered.

Current Employer: _____ Phone: _____

Address: _____ Supervisor Name: _____

Supervisor Phone: _____ Position Title: _____

How long in this position? _____ Monthly Income: _____

Previous Employer: _____ Phone: _____

Address: _____ Supervisor Name: _____

Supervisor Phone: _____ Position Title: _____

How long in this position? _____ Monthly Income: _____

Reason for leaving:

Previous Employer: _____ Phone: _____

Address: _____ Supervisor Name: _____

Supervisor Phone: _____ Position Title: _____

How long in this position? _____ Monthly Income: _____

Reason for leaving:

Co-Applicant:

Current Employer: _____ Phone: _____

Address: _____ Supervisor Name: _____

Supervisor Phone: _____ Position Title: _____

How long in this position? _____ Monthly Income: _____

Previous Employer: _____ Phone: _____

Address: _____ Supervisor Name: _____

Supervisor Phone: _____ Position Title: _____

How long in this position? _____ Monthly Income: _____

Reason for leaving:

Previous Employer: _____ Phone: _____

Address: _____ Supervisor Name: _____

Supervisor Phone: _____ Position Title: _____

How long in this position? _____ Monthly Income: _____

Reason for leaving:

List all other forms of income (*attach copies of the last four stubs*) _____

VEHICLE INFORMATION

Auto Make: _____ Auto Year: _____
State: _____ Tag Number: _____

Auto Make: _____ Auto Year: _____
State: _____ Tag Number: _____

Co-Applicant:

Auto Make: _____ Auto Year: _____
State: _____ Tag Number: _____

Auto Make: _____ Auto Year: _____
State: _____ Tag Number: _____

HOMEOWNERSHIP QUESTIONS:

Total number of adults to live in household: ____ Total number of children to live in household ____

List ages for each child living with you under the age of 18: _____

List any pets: _____ Type: _____ Trained: Yes No

Have you ever owned a home? Yes No List how long: _____

Have you ever had a foreclosure? Yes No List year: _____

How long have you been a member of Grove Church? _____

What ministries are you currently active in? _____

Why should Grove Church select you to participate in the Homeownership Program?

List the steps you plan to take and your goals to make this program a success for you and your family.

In signing this application I understand that the Homeownership program is a 2-year program where 50% of the rent will be saved as a down-payment on a home. I agree to complete the requirements of the program including tithing, paying my rent on time, attending 2-3 church and community money management classes and to document what I have learned to share with others.

I CERTIFY that answers given herein are true and complete to the best of my knowledge. I authorize investigation of all statements contained in this application for tenant screening as may be necessary in arriving at a tenant decision. I understand that a background check will be conducted on all applicants age 18 and over. I understand that Grove Baptist Church may terminate any rental agreement or agreement associated with this program entered into if I have misrepresented anything above. I also understand that the application fee is non-refundable. (Adult applicants must sign.)

Print Name: _____
Signature: _____

Date _____

Co-Applicant Print Name _____
Signature: _____

Date _____