



William F. Martin
Mayor

City known as the Town of
GREENFIELD, MASSACHUSETTS

PLANNING & DEVELOPMENT DEPARTMENT

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GREEN RIVER COMMONS –

AFFORDABLE HOMEOWNERSHIP OPPORTUNITY APPLICATION

NAME(S): _____

ADDRESS: _____

CITY, STATE, ZIP CODE: _____

Telephone: _____ Email: _____

Household Members:

NAME	RELATIONSHIP TO APPLICANT	AGE
	Applicant	

Office Use Only:

Date received:

Documentation Complete Date:

Notes:

INCOME –(for all members of household)

NAME	INCOME SOURCE	ANNUAL GROSS AMOUNT

ASSETS: –(for all members of household)

TYPE OF ASSET	BANK/INSTITUTION	VALUE
Checking		
Savings		
Other		
Other		

CONFIRMATION OF DOWNPAYMENT:

Please provide documentation of buyer’s funds available for minimum down payment in the amount of 3% of purchase price. Fifty percent (50%) of these funds must be held in buyers’ name (solely) at time of application.

MORTGAGE PRE QUALIFICATION & FIRST TIME HOMEBUYER COURSE CERTIFICATE

Letter of pre-approval from institutional lender familiar with affordable deed restrictions (for a 30 year, fixed-rate conventional mortgage with no more than 2 points; please include the mortgage interest rate.). If the mortgage you will seek requires a First Time Homebuyer Course Certificate, please include a copy (from the last 2 years); if you do not yet have the certificate, please indicate how you will meet this requirement prior to closing:

Did you attend an Information Session? (optional) List date & location: _____

Have you served in the military? (if yes, please include copy of DD214) _____

If you do not currently live in Greenfield, do you work for a Greenfield business? _____

Certification:

The Applicant(s) certifies that all information stated in this application, and all information provided in support of this application, is given for the purpose of participating in the Application for Affordable Homeownership at Green River Commons, Greenfield, MA, and is true and complete, to the best of the Applicant's knowledge and belief. The applicant and any members of his/her household hereby grant permission to Green River Commons, to contact any employers, institutions or agencies that are listed on this application as sources of income or holders of assets to verify the information provided on this form. The applicant acknowledges that the Program reserves the right to request additional information.

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY

Applicant: _____ Date: _____

Applicant: _____ Date: _____

About your household: OPTIONAL

You are requested to fill out the following section about members of your household who will be living in this home in order to assist us in fulfilling the affirmative fair housing marketing requirements. Please check the appropriate categories:

	Applicant	Co-Applicant	(#) of dependents
Black or African American	_____	_____	_____
Asian	_____	_____	_____
Hispanic/Latino	_____	_____	_____
Native Hawaiian/Pacific Islander	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
White	_____	_____	_____
Other, Not White	_____	_____	_____



Documents Checklist:

Income Verification (for all household members):

Five (5) most recent pay stubs ending within one month of application for all jobs for all household members over 18 years of age (unless full time students – please provide documentation of full time student status)

Two (2) years of Federal Tax Returns (complete) with W2 and/or 1099-R

If self-employed, you must provide a detailed expense and income statement for the calendar year 2017 or a copy of your 2017 Federal Income Tax Return.

Documentation of other income including Social Security, pension, interest, dividends, TAFDC, child support, workers' compensation, and alimony if applicable.

Assets (of all household members)

Asset statement(s): Current statements including 3 months check accounts, savings accounts, investment accounts including retirement, certificates of deposit.

Mortgage pre-qualification letter

First Time Homebuyer Course Certificate (if applicable)

Documentation of down payment

