

## PART II: MORTGAGE AND FINANCIAL INFORMATION

### A. Mortgage and Consumer Debt Information

Approximate mortgage balance	Monthly payment
Does your monthly payment include an escrow amount for taxes/insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Second mortgage balance	Monthly payment
Other debt including credit card and installment loans	Total monthly payments

### B. Property Valuation

2019 County Assessor Notice of Value	Current Appraisal
<b>Note: Your property value must not exceed current MFA program limits.</b>	

### C. Financial Information

1. Is your mortgage payment current?	<input type="checkbox"/> Yes <input type="checkbox"/> No	6. Do you face any outstanding judgments?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are your property taxes current?	<input type="checkbox"/> Yes <input type="checkbox"/> No	7. Have you filed bankruptcy in last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Are your utility bill payments current?	<input type="checkbox"/> Yes <input type="checkbox"/> No	8. Are you a party to a current lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Do you have homeowner's insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Note: If you answered "No" to questions 1-4, or "Yes" to questions 5-8, you are not eligible.</b>	
5. Do you have any non-medical collection accounts?	<input type="checkbox"/> Yes <input type="checkbox"/> No		

### D. Applicant Certification and Authorization

The following documents are required, at a minimum, by HRP in order to make a determination that the application is complete. 1) Completed and signed application for assistance; 2) Signed certification forms attached to the application which certify that the information provided is true and correct; there is no willful concealment of information, etc.; 3) Copy of three most current pay stubs from all household members 18 years of age or older; 4) If applicable, copy of current year's retirement and/or social security benefit statement, disability benefit, veteran's benefit, unemployment benefit, child support; 5) Copy of last two years Federal tax returns for all household members 18 years of age or older, if required to file; 6) Copy of three most current bank statements for all household members 18 or older; 7) Copy of three most current statements for all financial accounts, including checking, saving, money market, CDs, stock and bond accounts, brokerage accounts, including IRA and 401(k) accounts; 8) Copy of warranty deed; 9) Copy of current month mortgage statement; 10) Copy of most recent County Assessor notice of value or current appraisal; 11) Copy of homeowner's insurance policy; 12) Court ordered divorce decree and child support requirement, if applicable; 13) Copy of current utility bill; 14) Copy of most recent receipt for property taxes paid or end-of-year escrow account statement from lender; 15) Authorization from applicant for LAHP to pull a credit report.

Applicant signature	Date
Co-applicant signature	Date

### LOW INCOME LIMITS BY HOUSEHOLD SIZE FOR LOS ALAMOS COUNTY FOR 2020

Number of Persons in Family

	1	2	3	4	5	6
<b>Very Low Income</b> (50% AMI)	\$44,000	\$50,250	\$56,550	\$62,800	\$67,850	\$72,850
<b>Low Income</b> (80% AMI)	\$70,400	\$80,400	\$90,480	\$100,480	\$108,560	\$116,560

Source: US Department of Housing and Urban Development; Los Alamos County