

RENTAL RECORD

8. Current Landlord _____ Phone _____
 Landlord's Address _____ Dates of
 Tenancy: From _____ To _____ Amount of Rent _____
9. Previous Landlord _____ Phone _____
 Landlord's Address _____ Date of
 Tenancy: From _____ To _____ Amount of Rent _____
10. Do you currently live in Section 8 or Public Housing? Yes _____ No _____ If so, what amount do you receive?
11. Within the last three years, have you been evicted or asked by your landlord to move out of your rented home?
 Yes _____ No _____ If so, please explain:
- Property Address _____
 Landlord's Name, Address, Phone _____

EMPLOYMENT HISTORY

12. Applicant's Present Employer _____
 Address _____ Phone _____
 Length of Employment _____ Position _____
 Hourly wage _____ Hours per week _____ (Or Annual salary _____)
13. If applicant has been employed by the above for less than two years:
 Previous Employer _____
 Address _____ Phone _____
 Length of Employment _____ Position _____
 Hourly wage _____ Hours per week _____ (Or Annual salary _____)
14. Co-applicant's Present Employer _____
 Address _____ Phone _____
 Length of Employment _____ Position _____
 Hourly wage _____ Hours per week _____ (Or Annual salary _____)

INCOME AND ASSETS

15. Total ANNUAL income of household
- | | | |
|--|-------------------------------|----------|
| A. Annual gross pay (amount of pay before deductions) | Applicant: | \$ _____ |
| | Co-Applicant: | \$ _____ |
| | Additional Household Members: | \$ _____ |
| B. Other earnings (child support, alimony, second job)
Explain _____ | | \$ _____ |
| C. Other Income (Social Security, Pension, other benefits, rents, annuities, interest, Section 8)
Explain _____ | | \$ _____ |
16. For all household members, list checking and/or savings accounts, certificates of deposit, stocks, or savings bonds.
- | Name(s) on account | Bank | Type of account | Average Balance/Value |
|--------------------|-------|-----------------|-----------------------|
| A. _____ | _____ | _____ | _____ |
| B. _____ | _____ | _____ | _____ |
| C. _____ | _____ | _____ | _____ |
| D. _____ | _____ | _____ | _____ |

EXPENSES

17. List household loans and debts, including installment debt, school loans, car loans, credit and charge cards, etc. and indicate whose name(s) are on the debt.

	Name(s) on acct.	Owed to	Minimum monthly payment	Unpaid amount
A.	_____	_____	_____	_____
B.	_____	_____	_____	_____
C.	_____	_____	_____	_____
D.	_____	_____	_____	_____

Amount available for down payment and closing costs or earnest money: _____ Source: _____

GENERAL/MISCELLANEOUS

18. How did you hear about this program? _____

19. Are you currently a member of Northern Communities Land Trust? Yes ___ No ___

20. Do you need further information about NCLT? Yes ___ No ___

21. What is your present understanding of homeownership through NCLT?

NOTE: Our federal funding sources require the following information from us regarding our applicants' race and household structure. You may choose to answer or not answer. Answers will not be considered in determining applicants' eligibility.

22. Does your household have any member which a documented disability? If so, please explain.

23. Are there any additional circumstances or information you think we should know?

24. Are you a Female Head of Household with Dependent Children? _____

Race	(check)	Hispanic Ethnicity
White		
Black/African American		
Asian		
American Indian/Alaska Native		
Native Hawaiian/Pacific Islander		
Asian & White		
Black/African American & White		
American Indian/Alaska Native & White		
American Indian/Alaska Native & Black		
Other Multi-Racial (not identified above)		

Combined Funder Tennessen Warning , Privacy Act Notice and Applicant Certification

Private data requested to enable processing of your application is legally required to determine if you qualify for participation in purchasing a Northern Communities Land Trust (NCLT) home. Funding may come from one or more of the sources listed below, or from other additional funders.

Minnesota Housing Finance Agency
Greater Minnesota Housing Fund
St. Louis County
City of Duluth HOME/CDBG
Federal Home Loan Bank
Local Initiatives Support Corporation

Mortgage Lenders:
Wells Fargo Bank, NA
US Bank, NA
North Shore Bank of Commerce

The above funders provide affordability and rehab investments made into NCLT homes. NCLT collects financial and other demographic information on the families/individuals that purchase a home through the Community Land Trust agreement. Collection of this information is part of the process used to qualify and select eligible homebuyers. This information, in turn, is shared with these funders to assist them in managing their appropriate programs. Your signature below authorizes NCLT to share your information with the funders listed above. Your signature also authorizes the mortgage lenders listed above to provide copies of borrower documents to NCLT connected with the purchase transaction.

Financial information, such as credit reports, financial statements and net worth calculations, is classified as private data on individuals by Minnesota Statutes 462A.065. You are not required to provide this information, but if you refuse to provide it, we will be unable to determine your eligibility for this program and approve your application. Certain individual demographic information, including but not limited to disability status, race, and ethnicity is private data and is being requested for the purpose of evaluating the effectiveness of the program(s) in achieving goal(s). The information will be shared with staff of funders, its loan servicers, and contractors whose jobs require them to see it. Where access to the data is authorized by state statute or federal law, it may be made available to others as so authorized.

The applicant/household member(s) certify that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining affordable homeownership through NCLT, and is true and complete to the best of my/our knowledge and belief.

Printed Name

Signature of applicant

Date

Printed Name

Signature of co-applicant

Date

Homeowner Information and Photo Release

Northern Communities Land Trust (NCLT) collects stories and additional information on NCLT homeowners to further engage policy makers, funders, and other interested buyers in the mission of the organization. This information will assist NCLT in creating a larger perspective of how the Community Land Trust works differently for different households and families in Northern Minnesota. I/We authorize NCLT to responsibly use the information and/or photos of me and/or family members and/or home in publications (print, web, other publications) to promote NCLT, the Minnesota CLT Coalition and/or the National CLT Network if NCLT reasonably believes, in their sole discretion, that any such use or sharing will further the mission of providing affordable housing to other low and moderate-income families or individuals. I understand that the use of my specific address will not be shared in any publication and names will not be used unless approved on a case by case basis.

Printed Name

Signature

Date

Printed Name

Signature

Date

**AGENCY RELATIONSHIPS IN
REAL ESTATE TRANSACTIONS**

2. **MINNESOTA LAW REQUIRES** that early in any relationship, real estate brokers or salespersons discuss with
3. consumers what type of agency representation or relationship they desire. ⁽¹⁾ The available options are listed below. This
4. is **not** a contract. **This is an agency disclosure form only. If you desire representation you must enter into a written**
5. **contract, according to state law** (a listing contract or a buyer representation contract). Until such time as you choose
6. to enter into a written contract for representation, you will be treated as a customer and will not receive any representation
7. from the broker or salesperson. The broker or salesperson will be acting as a Facilitator (see paragraph V on page
8. two (2)), unless the broker or salesperson is representing another party, as described below.

9. **ACKNOWLEDGMENT: I/We acknowledge that I/we have been presented with the below-described options.**
10. **I/We understand that until I/we have signed a representation contract, I/we am/are not represented by the**
11. **broker/salesperson. I/We understand that written consent is required for a dual agency relationship.**

THIS IS A DISCLOSURE ONLY, NOT A CONTRACT FOR REPRESENTATION.

13. _____
(Signature) (Date) (Signature) (Date)

14. **I. Seller's Broker:** A broker who lists a property, or a salesperson who is licensed to the listing broker, represents
15. the Seller and acts on behalf of the Seller. A Seller's broker owes to the Seller the fiduciary duties described
16. on page two (2).⁽²⁾ The broker must also disclose to the Buyer material facts as defined in MN Statute 82.22,
17. Subd. 8, of which the broker is aware that could adversely and significantly affect the Buyer's use or enjoyment
18. of the property. If a broker or salesperson working with a Buyer as a customer is representing the Seller, he or
19. she must act in the Seller's best interest and must tell the Seller any information disclosed to him or her, except
20. confidential information acquired in a facilitator relationship (see paragraph V on page two (2)). In that case, the
21. Buyer will not be represented and will not receive advice and counsel from the broker or salesperson.

22. **II. Subagent:** A broker or salesperson who is working with a Buyer but represents the Seller. In this case, the Buyer
23. is the broker's customer and is not represented by that broker. If a broker or salesperson working with a Buyer as
24. a customer is representing the Seller, he or she must act in the Seller's best interest and must tell the Seller any
25. information that is disclosed to him or her. In that case, the Buyer will not be represented and will not receive advice
26. and counsel from the broker or salesperson.

27. **III. Buyer's Broker:** A Buyer may enter into an agreement for the broker or salesperson to represent and act on
28. behalf of the Buyer. The broker may represent the Buyer only, and not the Seller, even if he or she is being paid
29. in whole or in part by the Seller. A Buyer's broker owes to the Buyer the fiduciary duties described on page two
30. (2).⁽²⁾ The broker must disclose to the Buyer material facts as defined in MN Statute 82.22, Subd. 8, of which
31. the broker is aware that could adversely and significantly affect the Buyer's use or enjoyment of the property. If
32. a broker or salesperson working with a Seller as a customer is representing the Buyer, he or she must act in the
33. Buyer's best interest and must tell the Buyer any information disclosed to him or her, except confidential information
34. acquired in a facilitator relationship (see paragraph V on page two (2)). In that case, the Seller will not be represented
35. and will not receive advice and counsel from the broker or salesperson.

36. **IV. Dual Agency - Broker Representing both Seller and Buyer:** Dual agency occurs when one broker or salesperson
37. represents both parties to a transaction, or when two salespersons licensed to the same broker each represent a
38. party to the transaction. Dual agency requires the informed consent of all parties, and means that the broker and
39. salesperson owe the same duties to the Seller and the Buyer. This role limits the level of representation the broker
40. and salesperson can provide, and prohibits them from acting exclusively for either party. In a dual agency, confidential
41. information about price, terms and motivation for pursuing a transaction will be kept confidential unless one party
42. instructs the broker or salesperson in writing to disclose specific information about him or her. Other information
43. will be shared. Dual agents may not advocate for one party to the detriment of the other.⁽³⁾

44. Within the limitations described above, dual agents owe to both Seller and Buyer the fiduciary duties described
45. on page two (2).⁽²⁾ Dual agents must disclose to Buyers material facts as defined in MN Statute 82.22, Subd. 8, of
46. which the broker is aware that could adversely and significantly affect the Buyer's use or enjoyment of the
47. property.

48. _____ *I have had the opportunity to review the "Notice Regarding Predatory Offender Information".*
(initial) (initial)
49. _____ *on page two. (2)*

51. V. **Facilitator:** A broker or salesperson who performs services for a Buyer, a Seller or both but does not represent
52. either in a fiduciary capacity as a Buyer's Broker, Seller's Broker or Dual Agent. **THE FACILITATOR BROKER**
53. **OR SALESPERSON DOES NOT OWE ANY PARTY ANY OF THE FIDUCIARY DUTIES LISTED BELOW,**
54. **EXCEPT CONFIDENTIALITY, UNLESS THOSE DUTIES ARE INCLUDED IN A WRITTEN FACILITATOR**
55. **SERVICES AGREEMENT.** The facilitator broker or salesperson owes the duty of confidentiality to the party but
56. owes no other duty to the party except those duties required by law or contained in a written facilitator services
57. agreement, if any. In the event a facilitator broker or salesperson working with a Buyer shows a property listed by
58. the facilitator broker or salesperson, then the facilitator broker or salesperson must act as a Seller's Broker (see
59. paragraph I on page (1)). In the event a facilitator broker or salesperson, working with a Seller, accepts a
60. showing of the property by a Buyer being represented by the facilitator broker or salesperson, then the facilitator
61. broker or salesperson must act as a Buyer's Broker (see paragraph III on page one (1)).

62. ⁽¹⁾ This disclosure is required by law in any transaction involving property occupied or intended to be occupied by
63. one to four families as their residence.

64. ⁽²⁾ The fiduciary duties mentioned above are listed below and have the following meanings:

65. Loyalty - broker/salesperson will act only in client(s)' best interest.

66. Obedience - broker/salesperson will carry out all client(s)' lawful instructions.

67. Disclosure - broker/salesperson will disclose to client(s) all material facts of which broker/salesperson has knowledge
68. which might reasonably affect the client(s)' use and enjoyment of the property.

69. Confidentiality - broker/salesperson will keep client(s)' confidences unless required by law to disclose specific
70. information (such as disclosure of material facts to Buyers).

71. Reasonable Care - broker/salesperson will use reasonable care in performing duties as an agent.

72. Accounting - broker/salesperson will account to client(s) for all client(s)' money and property received as agent.

73. ⁽³⁾ If Seller(s) decide(s) not to agree to a dual agency relationship, Seller(s) may give up the opportunity to sell the
74. property to Buyers represented by the broker/salesperson. If Buyer(s) decide(s) not to agree to a dual agency
75. relationship, Buyer(s) may give up the opportunity to purchase properties listed by the broker.

76. **NOTICE REGARDING PREDATORY OFFENDER INFORMATION:** Information regarding the predatory offender
77. registry and persons registered with the predatory offender registry under MN Statute 243.166 may be
78. obtained by contacting the local law enforcement offices in the community where the property is located,
79. or the Minnesota Department of Corrections at (651) 361-7200, or from the Department of Corrections Web site at
80. www.corr.state.mn.us.

MN:AGCYDISC-2 (8/07)

Keep this page for your records

Thank you for expressing interest in Northern Communities Land Trust (NCLT). The process for buying a home includes the following 4 steps:

1. Complete a Land Trust application and return it with copies of income documentation as specified below, and with a signed copy of the "Agency Relationships in Real Estate Transactions" form.
2. Attend a Land Trust Information Session. Call Julie Hillman at 727-5372 to set up an appointment.
3. Complete the "Homestretch Class" through Neighborhood Housing Services. Call 727-8604 to register.
4. Obtain a mortgage pre-approval from one of our participating lenders:

North Shore Bank:

- Jill Winkler, 733-5526 (Downtown)
- Julie Reinemann, 733-5525 (Downtown)
- Chana Stocke 733-5535 (Hermantown)
- Elizabeth Lundgren 625-1245 (Lakeside)

Wells-Fargo:

- Bob Espenson, 723-2724 (Downtown)
- Lori Moe, 726-9384 (West Duluth)

US Bank:

- Gloria Moen, 720-1064 (Lincoln Park)

INCOME VERIFICATION

Please attach copies of the following documents for income verification:

- Last 3 months checking and savings account statements.
- Last 2 months paystubs from employer(s) showing income for everyone in the household over 18 years of age.
- Documentation of any SSI, Disability, GA, MSA, child support or alimony payments that any household members receive.
- Federal income tax forms (W2 and 1040) from the most recent year.

Please mail or fax your application with the income verification information to:

Northern Communities Land Trust
206 W. 4th St., Suite 201
Duluth, MN 55806
Fax (218) 727-3646

Please call or email Julie with any questions:

(218) 727-5372
julie@landtrustduluth.org