

Down Payment and Closing Cost (DPCC) HOME Program Buyer Profile Worksheet



723 Woodlake Drive
Chesapeake, VA 23320
757-420-8300
757-523-4881 Fax
comehome@hrpdcva.gov

Lender Contact Information:

Company Name: _____ Loan Officer Name: _____

Phone: _____ Email: _____

Portsmouth

Chesapeake

Isle of Wight

Regional

Cities of Poquoson & Williamsburg;
James City County; & York County

Homebuyer Information:

Name(s) of Homebuyer: _____

Current Address: _____

Phone: _____ Email: _____

Income: (Please note program income limits.)

Gross Household Income: \$ _____ monthly Amount of Cash Assets/Savings: \$ _____

\$ _____ annually (Includes all household income, even if not used to qualify.)

Demographics:

Race/Ethnic Origin:

White (non-Hispanic) Black (non-Hispanic) Hispanic Native American Asian/Pacific Islander

Number of Persons in Household*:

Type of Household:

_____ Elderly Related/Single Parent Single/Non-Elderly Related/Two Parent

*Please note this includes ALL members that will reside in the property.

Married Couple/No Children Other _____

Credit:

Yes No

Middle Credit Score _____ (Must be 620 or higher)

Bankruptcy Has Been Discharged 3 Years?

Front Ratio _____

Maximum Ratios:
38%/45%

No Unpaid Judgements?

Total Debt
(Back) Ratio _____

Collection Totals Do NOT Exceed \$1,000,
(including medical)

Loan Information:

Loan Type _____

First Mortgage: VHDA?

Sales Price of Home \$ _____

Loan Amount \$ _____

(Please list amount and source.)

Grant Amount Requested \$ _____

Additional Subsidy/Grant \$ _____

Source: _____

Please return this form along with a copy of the pre-approval letter and closing costs worksheet.