



Everyday Heroes Program: Step by Step

1. Fill out the application which can be downloaded at www.ambassadorsfoundation.org.
2. Submit application and Letter of Good Standing from POA directly to the Ambassadors Foundation at 4845 Ronson Court, San Diego, CA 92111.
3. The Ambassadors Foundation will invite the applicant to their next Board meeting to review the program and answer any questions.
4. The Board will review the application and determine eligibility. The applicant will be notified whether or not the application was accepted or denied.
5. The applicant will be sent a current list of Certified Mortgage Brokers and certified REALTORS® who are available to assist the applicant in the process.

Please note the following:

1. Each mortgage broker for this program is limited to closing not more than two loans per calendar year including referrals.
2. Each REALTOR® is limited to closing not more than one transaction or referral per calendar year for the Ambassadors Foundation. Successful applicants are encouraged not to select a REALTOR until after being approved. The applicant must notify the Ambassadors Foundation of their selection of certified Mortgage Broker and REALTOR®.
6. The applicant, prior to closing, will need to attend the Homebuyer Education Course, provided free of charge by Community Housing Works. A copy of the applicant's certificate of completion to be submitted to the Ambassadors Foundation prior to funding.
7. The Ambassadors Foundation must be kept apprised of the pertinent details of the purchasing process (i.e. acceptance of offer, anticipated buy-down amount, and closing date, etc.) in order for the Foundation to best serve the applicants
8. A minimum of Five (5) business days notice must be given for final approval and funding from the Foundation.

9. The Ambassadors Foundation provides approved funds, escrow closes, and the OFFICER MOVES INTO NEW HOME!!!

***Certified Mortgage Brokers are limited to two Everyday Heroes transactions per calendar year.**

Applicants must contact the Foundation for a list of available brokers.

****Certified REALTORS are limited to one Everyday Heroes transaction per year including referral fees per calendar year. Applicants must contact the Foundation for a list of available REALTORS.**

Revised: 02/11/2009 by Ambassadors Foundation Board

SAN DIEGO ASSOCIATION OF REALTORS AMBASSADORS FOUNDATION

Application for Financial Assistance

PLEASE ANSWER ALL QUESTIONS ACCURATELY AND COMPLETELY. IF A QUESTION DOES NOT APPLY, PLEASE INDICATE WITH "N/A." ADDITIONAL INFORMATION MAY BE REQUIRED TO SUPPORT "N/A" ENTRIES. FAILURE TO COMPLETE ALL ENTRIES MAY RESULT IN REJECTION OF THE APPLICATION OR A SIGNIFICANT DELAY IN PROCESSING TIME.

PART I – APPLICANT INFORMATION			
Name:		Telephone: () --	Email:
Address 1:			
Address 2:			
City:	State:	Zip Code:	
Social Security Number: -- --		Driver's License Number:	
Marital Status: Single Married Divorced Widowed			
Date of Birth:		Size of Household:	

Dependent Information

Please provide the following information for each dependent you claim on your tax returns:

Name	Relationship	Age	Lives with you?

PART II – EMPLOYMENT INFORMATION

Agency:

Rank:

Badge Number:

Employment date:

Please provide a brief description of your job duties:

PART III – HOME PURCHASE INFORMATION

Has the Applicant previously owned a home? YES / NO

If Yes: Please provide the following information for each home previously owned:

Location (City, State)	Purchase Date	Purchase Price	Sale Date	Sale Price

Please provide the following information for the Applicant’s prospective home purchase:

Address: _____ City, State, ZIP: _____

Purchase Price: \$ _____ Closing Date: _____

Loan Amount: \$ _____ Interest Rate: _____

Lender Information:

Name: _____

Address: _____

Representative to Contact: _____

Telephone: () --

Fax: () --

PART IV – INCOME AND EXPENSES

Combined Monthly Income			
	Applicant	Spouse	TOTAL
Base Salary			
Overtime			
Off-Duty			
Bonuses			
Commissions			
Rental Income			
Dividends/Interest			
Other			
TOTAL			
Monthly Household Expenses			
Rent/Mortgage			
Groceries			
Utilities			

Transportation	
Vehicle maintenance	
Insurance (auto, home, life, etc.)	
Education	
Clothing	
Entertainment	
Other	
TOTAL	

PART V – ASSETS AND LIABILITIES				
<p>BANK ACCOUNTS: Please list all account information. If you need additional space, attach a separate sheet:</p>				
<u>Type of Account</u>	<u>Name of Bank</u>	<u>Bank Routing No.</u>	<u>Account No.</u>	<u>Account Balance</u>
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<p><i>Required Attachment: Please attach the Applicant's last three statements for each checking and savings account listed in this section.</i></p>				
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<p>OTHER ACCOUNTS: Please list all accounts, including brokerage, savings, and money market accounts.</p>				
<u>Type of Account</u>	<u>Name of Institution</u>	<u>Routing No.</u>	<u>Account No.</u>	<u>Account Balance</u>
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INVESTMENTS: Please list all investment assets below, including stocks, bonds, mutual funds, stock options, certificates of deposit, and retirement assets, such as IRAs, Keogh, and 401(k) plans. If you need additional space, attach a separate sheet.

<u>Name of Company</u>	<u>No. Shares/Units</u>	<u>Current Value</u>	<u>Loan Amt</u>	<u>Used as Collateral</u>
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_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Total Value of Investments: \$ _____

CASH ON HAND: Please include any money that you have that is not held in a bank account:

Total Cash on Hand: \$ _____

LIFE INSURANCE: Does the Applicant have life insurance with a cash value? YES / NO

If YES:

Name of Insurance Company: _____

Policy Number(s): _____

Current Cash Value: \$ _____ Outstanding Loan Balance: \$ _____

Subtract "Outstanding Loan Balance" from "Current Cash Value:" \$ _____

Attachment Required: Please attach life insurance statements showing type and cash/loan value amounts.

REAL ESTATE: Please list all real estate owned by the Applicant and/or the Applicant's spouse. If additional space is required, attach a separate sheet.

Street Address, City	Purchase	Purchase	Current	Loan		Monthly
State, ZIP, County	Date	Price	Value	Amount	Lender	Payment

Attachment Required: Please attach a current statement from each of the Applicant's lenders showing the monthly payment amount and current balance for each piece of real estate listed above.

PURCHASED AUTOMOBILES, TRUCKS, AND OTHER LICENSED ASSETS: Please include all cars, trucks, boats, RVs, motorcycles, trailers, etc. If additional space is required, attach a separate sheet.

Description	Current	Loan	Purchase	Monthly
	Value	Balance	Lender	Payment

Year: _____

Make/Model: _____

Mileage: _____

Year: _____

Make/Model: _____

Mileage: _____

Year: _____

Make/Model: _____

Mileage: _____

PERSONAL ASSETS: Please list the total current values of all of Applicant's household furniture, appliances, and personal effects, as well as artwork, jewelry, collections (e.g. coins, guns), and antiques. If additional space is required, attach a separate sheet.

	Current	Loan		Monthly
Description	Value	Balance	Lender	Payment

OTHER LIABILITIES: Please list the creditor's name, account number, remaining balance, and monthly payment amount for each outstanding debt not listed above, including credit card debt, alimony, child support, etc.

Creditor	Account Number	Balance	Monthly Payment

PART VI – ATTACHMENTS

In addition to the attachments requested in Parts I – V, please provide the following documents:

- A copy of the Applicant’s last Form 1040 with all schedules
- State and Federal tax returns from the previous two years
- Credit report
- Last three paycheck stubs
- Copy of loan application with all attachments

**** Please Note: In an effort to ensure a smooth application process, please do not select a mortgage broker or REALTOR until you have been approved.**

UNDER PENALTY OF PERJURY, I DECLARE THAT I HAVE EXAMINED THE INFORMATION GIVEN IN THIS APPLICATION AND ALL OTHER DOCUMENTS INCLUDED WITH THIS APPLICATION AND THAT TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT, AND ACCURATE.

Signature of Applicant

Date

Print Name