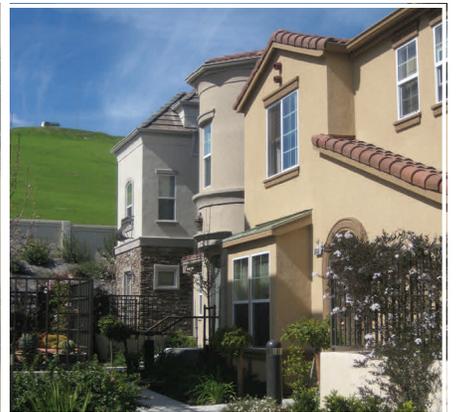




DUBLIN
CALIFORNIA

FIRST TIME HOMEBUYER LOAN PROGRAM

CITY OF DUBLIN | Housing Division
100 Civic Plaza, Dublin, CA 94568
(925) 833-6610 | HousingInfo@dublin.ca.gov
www.dublin.ca.gov/housing/fthlp



Application Packet



Dear Interested Homebuyer:

Thank you for your interest in the City of Dublin First Time Homebuyer Loan Program (program, FTHLP)! The FTHLP provides financial assistance, in the form of a deferred payment loan, to qualified first time buyers who wish to purchase a home in the City. Loans are available for both below market rate (BMR) and market rate (non-income restricted) homes.

Please review the program overview provided in this application packet as well as the City's complete FTHLP guidelines (available at www.dublin.ca.gov/housing/fthlp) for a detailed description of applicant qualifications, loan terms and requirements, and program procedures.

FTHLP loans serve as secondary home financing. Prior to submitting an application for the FTHLP (for either pre-approval or loan approval once in contract to purchase a home), prospective homebuyers should work closely with a bank or lender to pre-qualify for a home. The bank or lender will help you to determine an affordable home price and monthly payment. Please inform your bank or lender of your interest in this program and invite them to contact the City's Housing Division with any questions.

Please read the enclosed application packet thoroughly and complete all applicable forms to the best of your knowledge. If you have any questions, please contact the Housing Division at (925) 833-6610 / HousingInfo@dublin.ca.gov or visit www.dublin.ca.gov/housing.

We wish you the best in your home search and look forward to working with you.

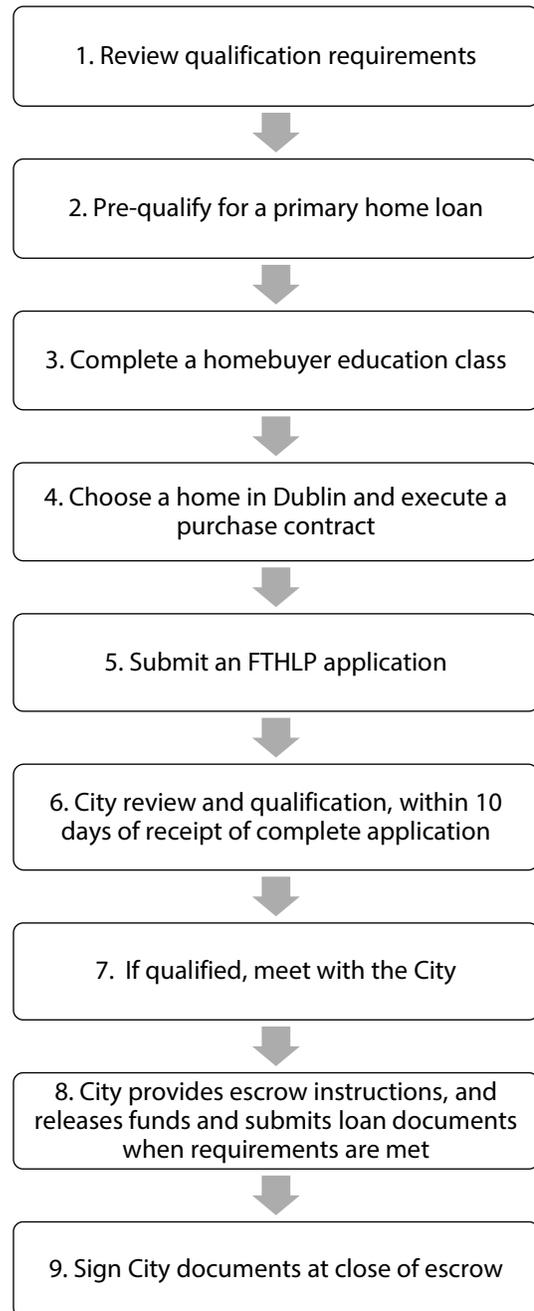
Sincerely,

City of Dublin Housing Division



Loan Application Process

1. **Review qualification requirements.** Thoroughly review this application packet and the City's First Time Homebuyer Loan Program Guidelines to verify that you meet established qualification requirements.
2. **Pre-qualify with a lender.** Work with a lender of your choosing to get pre-qualified to purchase a home. Potential financing must meet the City requirements.
3. **Homebuyer education.** Complete an approved first time homebuyer class.
4. **Execute a purchase contract.** Work with a real estate agent to find a desirable home for sale in Dublin. Prepare an offer and execute a purchase agreement on the home of your choosing.
5. **Submit a FTHLP Application.** Prepare and submit a complete application packet to the City's Housing Division. Be sure to include supporting documentation for income and asset verification.
6. **City Staff/Loan Committee review and qualification determination.** The City will make every effort to review your application and qualification materials and determine eligibility within 10 working days of receipt of a complete application. The application will be reviewed by staff in the Housing Division and the Loan Committee.
7. **In-person consultation.** All adult members of the approved household must schedule and complete an in-person consultation with City Staff to discuss loan terms, restrictions, and ongoing requirements.
8. **Loan documents.** City staff will prepare escrow



Loan Terms

The following table summarizes basic loan terms. Please refer to the City’s First Time Homebuyer Loan Program guidelines for a complete description of loan terms and requirements.

Term or Requirement*	Below Market Rate Homes	Market Rate Homes
Loan Amount	Up to 15% of the purchase price, with a maximum of \$40,000.	Up to 10% of the home purchase price, with a maximum of \$40,000.
Interest Rate	3.5%, simple interest	
Loan Term	30 year, deferred payment	
Repayment	Repayment of principal and interest is due upon the sale of the property, upon the formal filing and recording of a notice of default, or the expiration of the loan term (whichever is earliest).	Repayment of principal and interest or equity share is due upon the sale of the property, payoff, or refinance of the first mortgage, upon the formal filing and recording of a notice of default, or the expiration of the loan term (whichever is earliest).
Equity Share	Loans on BMR homes are subject to an equity share provision only upon the first sale of the home following the expiration of the restricted affordability period.	Upon the events described in “Repayment” above, Borrowers of loans for market rate properties are subject to a payment of either accrued interest or equity share, whichever is greater.
Prepayment	Borrower(s) may prepay the Loan at any time without penalty (provided that the payment covers the principal as well as the accrued interest or equity share).	
Fees	Applicants are subject to the following fees: Fee for a credit check, due at the time of application (reimbursement, based on actual cost). \$1,500 fee for loan underwriting, processing, and servicing, due upon close of escrow.	
Use of Loan Funds	Loan funds may be used for down payment assistance and to pay for non-recurring closing costs associated with the home purchase. Loans may not be used for repairs, room additions, or non-real property purchases.	
Property Eligibility	Properties must be located in the City of Dublin and may be a single-family home, condominium, or a manufactured home (subject to secondary market eligibility requirements).	

* These terms and requirements are not comprehensive. For a complete list and description of terms and requirements, please review the City’s First Time Homebuyer Loan Program Guidelines (available on the City’s website at: www.dublin.ca.gov/housing/fthlp).



APPLICATION CHECKLIST

*Note: In order to process this application, it must be **COMPLETE** with **ALL** applicable documents*

- Signed Loan Reservation and Disbursement form (page 10)
- Signed Credit Report Authorization Release form (page 11)
- Signed and completed Uniform Residential Loan Application (pages 12-16)
- Preference Point Application *with* related verification materials, if applicable (page 17)
- Check for \$30 for credit report fee (made payable to the City of Dublin)
- Non-income affidavit (complete only if household member(s) is/are claiming NO income), (page 18)
- Copies of 4 most recent paycheck statements and/or 2 quarters of current profit and loss statement if self-employed
- Recent proof of other income
- Copies of 3 most recent years of *signed* federal income tax returns and related forms/schedules (i.e. W2s)
- Copies of 3 most recent months of *all* current financial institution statements
- Copy of purchase agreement (not applicable if applying for pre-qualification)
- Copy of first mortgage loan commitment/approval letter noting pre-approved loan amount
- Copy of good faith estimate and truth-in-lending statement (not applicable if applying for pre-approval)
- Evidence of additional down payment assistance (if applicable)
- Copy of certificate(s) of completion of 8-hour homebuyer education course (completion date must be within 6 months of close of escrow)

Instructions on all referenced documents follow this checklist



APPLICATION INSTRUCTIONS

Signed Loan Reservation and Disbursement Form

Page 10 of the FTHLP Packet acknowledges that you have received the Loan Reservation and Disbursement requirements.

Credit Report Authorization Release Form

A credit report will be initiated by the City of Dublin. A fee of \$30 is due at the time the Application Packet is submitted.

Uniform Residential Loan Application

Provide a completed and signed copy of the uniform residential loan application (you may complete the form provided in this packet or obtain the form completed by your lender). Please complete all sections of the form. Should some item(s) not apply to you please write “not applicable” or “n/a”.

Preference Point Application with Verification

The Program contains preferences for certain individuals (described below). Applicant(s) with preference points, move ahead of other applications that have yet to receive a letter from the City confirming a complete application.

A household receives preference for a Loan if one of its members meets any of the following criteria:

Public service employee in Dublin	1 point
Senior citizen (62 years or older)	1 point
Permanently disabled individual	1 point
Veteran	1 point
Immediate family members that are Dublin residents	1 point
Relocated Dublin residence due to demolition or condominium conversion	1 point
Purchasing a foreclosed/real estate owned (REO) home	1 point

The following documents and criteria are required to verify a claim for a preference point:

Resident of Dublin (3 points)

- Currently live in Dublin and have continuously for the past 12 months.
- Copy of two utility bills (PG&E or water), one from at least one year ago and one most recent utility bill both showing the applicant with a Dublin address; or
- Copy of a current rental agreement.

Employed in the City of Dublin (3 points)

- Currently work in Dublin and have continuously for the past 6 months*.
- Copy of first and most recent paycheck stub establishing length of employment; or
- Letter from employer, on company letterhead, indicating continuous employment for the past six months.
**Newly hired teacher that will be working in Dublin may waive the 6-month employment criteria by submitting a copy of their employment contract.*

Public Service Employee working in Dublin (1 point)

- In addition to the above employment verification and criteria, Applicant(s) must provide a letter from employer confirming employment and employer contact information.

APPLICATION INSTRUCTIONS

Senior Citizen (1 point)

- 62 years or older.
- A valid state-issued driver license or identification card; or
- A valid passport.

Permanently Disabled Individual (1 point)

- A note from your doctor confirming that one applicant is permanently disabled; or
- Other verification from state agency establishing disability status; or
- Verification of receipt of SSI.

Immediate Family Member(s) that is/are Dublin Residents (1 point)

- Immediate family members must have continuously lived in Dublin for the past 12 months.
- Copy of two utility bills (PG&E or water), one from at least one year ago and one most recent utility bill both showing the Applicant(s) with a Dublin address; or
- Copy of a current rental agreement; and
- A copy of birth certificates for self and immediate family member, establishing relationship; or
- Other legal document establishing relationship.

Relocated Dublin resident due to Demolition or Condominium Conversion (1 point)

- Letter from apartment owner or management firm informing of either the imminent condominium conversion or that the unit is to be demolished.

Purchasing Foreclosure/Real Estate Owned (REO) Home (1 point)

- Copy of a ratified purchase contract to verify that the “financial institution” or its representative is the seller.

Non-Income Affidavit (if applicable)

Adult member(s) of the household (other than a full time student) that do not claim income must complete and submit an affidavit swearing this.

Paycheck Statements or Current Profit and Loss Statement (if self-employed)

Please provide your last 4 paycheck stubs are provided with the dates issued, year-to-date income paid and other current income statements for each household member who is age 18 and older.

- If employment of any household member is inconsistent or seasonal or in some other manner varies substantially from pay period to pay period please include at least at least four more paycheck stubs.
- If a household member is 18 years of age or older and is a full time student, income earned is not counted toward the household income. However the full time student must provide current verification of enrollment.
- Self-employed individuals must include most recent profit and loss statement.

Proof of Other Reportable Income

All income received by any household member, 18 years of age or older must be included with your application. Additional sources of income include:

- Compensation for services rendered including fees, commissions, tips, and bonuses. Net income derived from private businesses
- Gains from dealings in commercial property
- All interest, dividends, and royalties
- Winnings

APPLICATION INSTRUCTIONS

- Alimony and child support
- Annuities, life insurance, and endowment contracts
- Income from pensions
- Income from discharge of indebtedness
- Partnership contributions
- Income from an interest in an estate or trust
- Public benefits including but not limited to TANF, SSI, disability income

Three Years of Signed Federal Income Tax Returns

Please submit most recent three years of signed Federal Income Tax returns (1040, 1040A, 1040EZ) for all household members. *Include all relevant schedules and forms.* Tax Returns submitted must have signatures and must be dated.

Three Months Current Financial Institutions Statements

Please provide 3 most current statements from all financial institutions where you or any household member, 18 years and older hold any accounts. The financial institution statement must include all pages, the name or names of the account owner, and all transactions occurring during the reporting period.

- This includes checking and savings accounts from banks, savings and loans, credit unions, and brokerage houses accounts (i.e. stocks, mutual funds, or bonds).
- Stock and Mutual Funds accounts statements included the number of shares and value of each share be indicated and dividends received.

Applicant(s) must provide funds in an amount equal to a minimum of 3.5% of the purchase price for use as a down payment. Funds must be placed into escrow prior to the close of escrow and must come from acceptable sources and be verified and properly documented per Federal Housing Administration guidelines.

Purchase Agreement

Please provide a copy of your complete purchase agreement. Also include the contact information of the real estate agent assisting you with the purchase transaction. *If you are applying for a pre-approval, no purchase agreement is needed.*

First Mortgage Loan Commitment /Approval Letter

Provide a copy of your first mortgage loan commitment/approval letter. Also include the contact information of the loan officer assisting you with your loan.

Copy of Good Faith Estimate & Truth-In-Lending Statement

Provide a copy of your good faith estimate form and truth-in-lending statement that your first mortgage lender has provided. *If you are applying for pre-approval, no good faith estimate is needed.*

Evidence of Additional Down Payment Assistance

If you intend to use other sources of down payment assistance in addition to this loan, include proof of these funds. This could be a gift of money from a relative, a Mortgage Certificate Credit from the County of Alameda or any other program providing assistance. Note that if you are utilizing funds from an additional down payment assistance program, it must take third position (behind the primary mortgage and the City FTHLP) on title.

APPLICATION INSTRUCTIONS

Certificate of Completion of Homebuyer Education Course

To qualify for a FTHLP loan you must have completed a HUD or Fannie Mae certified 8-hour first time homebuyer course. Please note that the certificate completion date must be within 6 months of the close of escrow. Two local organizations provide this course (listed below), all of which will provide you with a certificate verifying that the class has been completed. Please include a copy of the certificate with your application. Please be advised you must pre-register for the course. ***BE SURE TO MENTION THAT YOU ARE TAKING THE COURSE AS A REQUIREMENT FOR THE CITY OF DUBLIN FIRST TIME HOMEBUYER LOAN PROGRAM.***

1. **Tri-Valley Housing Opportunity Center:** www.tvhoc.org, (925) 373-3130 (self-pace and in-person)
2. **Habitat for Humanity:** www.habitatcsv.org, 510-803-3371 (in-person)
3. **Echo Housing:** www.echofairhousing.org, 855-ASK-ECHO (in-person)
4. **Community Housing Dev. Corp.:** www.ehomeamerica.org/chdc, (510) 412-9290, ext. 226 (online)

Down Payment (3.5%)

Applicant's full down payment requirement of at least 3.5% is to be deposited into the applicants' escrow account.



LOAN RESERVATION AND DISBURSEMENT

Items needed to reserve funds for 60 days include, but are not limited to:

- First time homebuyer loan program eligibility letter issued by the City of Dublin
- Copy of the executed purchase agreement
- Copy of a loan pre-approval letter for the primary home loan
- Evidence of 3.5% down payment funds in an account(s) in the applicant’s name
- Copy of first time homebuyer training certificate(s) (or registration confirmation)

Items needed to disburse funds into escrow include but are not limited to:

- Title company name, address, contact person, phone number, and escrow number
- Wire instructions to transfer funds to escrow account (instruction must be on title company letterhead, signed by the escrow officer handling transaction)
- Evidence of buyer’s down payment in escrow
- Final lender/loan documents (promissory note and deed of trust) for primary home loan
- Appraisal
- Preliminary title report
- Property inspection report
- Termite clearance

Items needed after escrow closes include, but are not limited to:

- Title insurance naming City as a beneficiary
- Homeowner’s/hazard insurance
- Executed and recorded agreements
- HUD-1 closing statement
- Check in the amount of \$1,500 to the City for loan underwriting, processing, and servicing

For compliance with the program’s rules and regulations, the City performs annual monitoring of homes. Any default of the Loan Agreement, Deed of Trust, or Promissory Note may result in the City calling the loan due immediately.

Applicant(s) acknowledge(s) the City’s loan reservation and disbursement requirements and will provide all required materials in compliance with City standards in a timely manner:

Borrower Signature

Date

Borrower Signature

Date



CREDIT REPORT AUTHORIZATION RELEASE

The borrower(s) identified below hereby authorize the City of Dublin (the "City") to obtain from any credit reporting agency selected by City, a standard credit report and such financial and other information City considers appropriate to evaluate the undersigned's application for participation in the City's First Time Homebuyer Loan Program (the "Program"). The undersigned also:

(i) authorize the City to release to credit reporting agencies a copy of the undersigned's application, including financial information, income, assets, liabilities, employment and other information that the borrower(s) have provided to the City in connection with their application to participate in the Program.

(ii) authorize the City and credit reporting agencies to verify information contained in the undersigned's application to City and in other documents provided in connection with the undersigned's application to participate in the Program, and to verify and obtain such information necessary to complete the borrowers' credit report, including without limitation, verification of past and present employment, earnings, rents, mortgages, savings and other bank accounts, income tax returns, stock holdings and other assets, and liabilities, including without limitation, mortgages, auto loans, personal loans, credit cards and lines of credit as the City deems necessary to process the undersigned's application.

The borrower(s) agree that a photocopy of this form will also serve as authorization, and that the City may undertake the actions hereby authorized both prior to providing approval for participation in the Program and as part of subsequent eligibility and compliance monitoring.

The borrower(s) DO DO NOT authorize City to share with potential mortgage lenders and/or home loan counseling agencies the information provided in connection with the undersigned's application for participation in the Program and the credit report that City obtains in connection therewith. Such lenders and counseling agencies may contact the undersigned to discuss home loans and counseling services for which the undersigned may be eligible. This consent to disclosure may be revoked by delivery of written notice to City.

BORROWER(S)

Print Name

Print Name

Social Security Number

Social Security Number

Signature

Signature

Date

Date

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate 3.5 %	No. of Months 360	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units 1
Legal Description of Subject Property (attach description if necessary) See Preliminary Title Report	Year Built

Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Borrower)	
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. _____		<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. _____	
<input type="checkbox"/> Separated		Ages _____		<input type="checkbox"/> Separated		Ages _____	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.

Borrower _____
Co-Borrower _____

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

Borrower _____
Co-Borrower _____

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small> m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer
This application was taken by:

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date
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PREFERENCE POINTS APPLICATION

Please print or type

Applicant Name: _____

Co-Applicant Name: _____

Current Address: _____

Employer: _____ Work Phone: _____

Employer Address: _____

City: _____ State: _____ Zip: _____

Please check all statements below that apply to at least one adult that will occupy the home. *(Required verification for preference points are explained in the FTHLP instructions)*

	YES	NO
Age 62 years or older	<input type="checkbox"/>	<input type="checkbox"/>
Permanently disabled	<input type="checkbox"/>	<input type="checkbox"/>
Veteran	<input type="checkbox"/>	<input type="checkbox"/>
Currently work in Dublin and have continuously for the past 6 months	<input type="checkbox"/>	<input type="checkbox"/>
If so, are you a Public Service employee working in Dublin?	<input type="checkbox"/>	<input type="checkbox"/>
Currently live in Dublin and have continuously for the past year or longer	<input type="checkbox"/>	<input type="checkbox"/>
Have an immediate family member who is a Dublin resident and has continuously lived in Dublin the past year	<input type="checkbox"/>	<input type="checkbox"/>
Must move because current home is to be demolished or converted to condo	<input type="checkbox"/>	<input type="checkbox"/>
Purchasing a foreclosed/real estate owned (REO) property	<input type="checkbox"/>	<input type="checkbox"/>

Applicant (print)

Co-Applicant (print)

Signature

Signature

Date

Date



AFFIDAVIT OF NON-INCOME

(Complete ONLY for applicant(s) NOT claiming any source of income)

Completing this form in no way affects your eligibility to be seen in this office; it is kept for verification purposes only, for the City of Dublin.

Applicant Name: _____

Current Address: _____

Please state how you provide for your basic needs. How do you pay for rent, utilities, food, etc.? If you receive cash, how much do you receive, how often, and from whom?

Is this your usual income? Yes No

If no, what is it usually? Explain: _____

Usual annual income: \$_____

I have told the truth about all sources of my income. To the best of my knowledge, I have not given false information or withheld information. I understand that if I do, I may be prosecuted, deemed ineligible for the program or in violation of program requirements, or be required to pay back the benefits I receive.

Signature

Date

Applicant Name (print)