



# Part 1

# Initial Action Items

## Part 1: Home Buyer Program Application Initial Action Items - **City of Alameda**

### A. GET FAMILIAR WITH HOUSEKEYS' WEBSITES AND CONTENT

Below is a partial list of where you can locate certain information per site.

<a href="https://www.housekeys.org/">https://www.housekeys.org/</a> (Then click on program location name)	<a href="https://www.myhousekeys.com/">https://www.myhousekeys.com/</a>
HouseKeys Orientation Registration and/or Orientation Webinar Video	Register, complete, update Household Profile
Program Information	Obtain an Application ID to enter Drawings – Don't Use multiple emails or create multiple accounts
Housekeys List of Registered Lenders and Loan Officers	Reset Password
Application Forms, Exhibits and Document Checklist	View Opportunities and Property Information
Guidelines	Enter Drawings
Income Limits (AMI)	Opt Out of Drawings
Opportunity Drawing Notices	FILE CABINET to upload your complete file
Quiz (if online orientation is an option)	Announcements

B. COMPLETE A HOUSEKEYS HOME BUYER ORIENTATION – The orientation includes 1 to 1.5 hours of information on the application process, how to navigate the websites, how to create an account, and other important information. Completing the orientation will help you be better prepared and understand how the programs work. Completing the orientation is a great place to start so you don't feel lost.

All applicants, co-applicants, married couples, domestic partners, partners, and any person that can or will be on the title of the home, **must** complete the HouseKeys orientation before being eligible to participate in an Opportunity Drawing. To sign up please go to: <https://www.housekeys.org/> - click on the program location that you are applying and click the "Events Tab". Each program provider requires you complete an orientation for their program. If you are interested in multiple locations, you will need to complete one for each. Online options are available. Each applicant needs to take and pass the quiz. Each applicant will need to certify the date which they took the class; make a note of it because you will need to indicate that on a separate form. **We are starting to offer recorded webinar videos for most locations. Please check the program website to see if it's an option for you.**

C. ADD OUR CONTACT INFORMATION to your contacts on your phone and email accounts. It's your responsibility to check your email **and** our websites frequently for notices and deadlines; they are the main forms of communication between all parties. **Don't forget to check your junk and spam email folders for correspondence.** During the process, you will have short deadlines that you must comply with and you don't want to miss any emails from us. HouseKeys is not responsible for emails that are undeliverable, rejected, not opened or that landed in your spam or junk email folders.

HouseKeys Contact Information	
Email	<a href="mailto:programs@housekeys.org">programs@housekeys.org</a> and <a href="mailto:customerservice@housekeys.org">customerservice@housekeys.org</a>
Phone - Main Line	1-877-460-5397
Mailing Address ONLY	<b>Attn: HouseKeys</b> 409 Tenant Station #495 Morgan Hill CA, 95037

**D. OBTAIN AN APPLICATION ID** - You will need Application ID's for each homebuyer program (by program location) that you are interested in to view the Opportunities and enter Opportunity Drawings.

If you already have an Application ID go to <https://www.myhousekeys.com/>, log in using the user name and password. You will be able to view and enter Opportunity Drawings in the "Program Center" Tab.

If you don't have an Application ID, please go to <https://www.myhousekeys.com/> and register. You will receive an email from HouseKeys to validate your email which will take you to myhousekeys.com to complete your household's profiles. After you complete this section, you will be able to access the "Program Center" tab to request an Application ID for all the programs you are interested in.

Make sure you enter the information for all the members in your household and keep it updated. **Don't create multiple accounts or use multiple emails. Keep your household information updated including household size and income so it doesn't impact your eligibility.**

**E. KEEP CHECKING HOUSEKEYS' WEBSITES AND YOUR EMAIL FOR OPPORTUNITY DRAWING NOTICES**

**While you wait for an Opportunity Drawing Notice to be released it's important you do the following:**

- **ATTENTION - NEW REQUIREMENT! A Loan Pre-approval Letter is required BEFORE entering a drawing; it can be from any lender. The Letter must be current and valid.** Please make sure you give yourself time to research and select a loan officer who is familiar with the program. Speak to them and obtain a pre-approval letter with enough purchase power and adequate debt to income ratios for the unit you are looking to purchase. Have the financing structured so you are ready to go. You should also have loan pre-approvals for any down payment assistance programs you are planning to use, if applicable. Please keep in mind that once the results from the ranked opportunity are available, you will only have 3-5 days or less to upload a full file into your filing cabinet via your Myhousekeys.com account. Some opportunities may be first file first serve, please be prepared. Part of the documentation includes submitting the pre-approval letter. Please refer to <https://www.housekeys.org/buyerfile> for more information. **All these items take time which is why we recommend you start sooner rather than later.**
  
- **For City of Alameda Only:** Although you are not required to use a Loan Officer that is on the HouseKeys List of Registered Lenders and Loan Officers we would like to provide it to you. You can find it at <https://www.housekeys.org/buyerfile>; you are more than welcome to use one of them. They are familiar with housing programs with restrictions. If you chose to go with a Loan Officer that is not on the HouseKeys List, **make sure your lender (and their legal department) reviews the program documents now** to ensure that if you are selected, they don't have any issues or cause delays closing the purchase transaction. **All these items take time which is why we recommend you start sooner rather than later.**
  - [Restrictive Covenant Agreement \(59-Year Term\)](#)
  - [Program Note](#)
  - [Program Deed of Trust](#)
  
- **Complete First Time Homebuyer Class (typically 8 hours long)** offered by a HUD Certified Agency. The certificate is good for two years in most cases. Project Sentinel <https://www.housing.org/pre-purchase-counseling> or search [www.hud.gov](http://www.hud.gov) for other options. All members that will be listed as owners of the home must attend. The certificate needs to be completed before the applicant can be approved for the program. If the certificate(s) are not available, the household will not be eligible to complete the purchase.

- **Get familiar** with the **HouseKeys Documents Checklist, Application Forms, Exhibits** and supporting documents that will be needed if you are selected for review after entering a drawing. Gather and package all the items and keep them at home, organized and updated. You must provide current information when HouseKeys requests your file, not more than 30 days old. File Requests can be included on the Opportunity Drawing Notice, be on alert. The forms can be found <https://www.housekeys.org/> under the program's specific website, on the Opportunity Drawing Notice (links) and/or <https://www.housekeys.org/buyerfile>. Please email [customerservice@housekeys.org](mailto:customerservice@housekeys.org) if you have any problems locating them.
- While you wait for an opportunity, **keep refreshing/updating** your application file (e.g. if your paystubs or bank statements are old, add new ones to your application package and remove and file away the old ones). Double check it's complete and has the most current information. **Be ready to upload them to your "File Cabinet" in your MyHouseKeys.com account by the File Submission Deadlines.**
- Attendance of an **open house** (if available) for a resale home is mandatory **before** applying for the program. Open houses for new construction homes are not available. Please drive by the area to ensure this is the type of unit you are interested in **before** applying.
- **BEFORE you enter the drawing:** Please ensure that your household profile is complete and updated at <https://www.myhousekeys.com/>. Double check that your income and household size are accurate; otherwise, it will impact your eligibility.

#### F. REVIEW OPPORTUNITY DRAWING NOTICE AND DETERMINE IF YOU SHOULD ENTER THE DRAWING

- Once an Opportunity Drawing becomes available, HouseKeys will post the drawing at <https://www.myhousekeys.com/> and the **Opportunity Drawing Notice** with all the details at <https://www.housekeys.org/> (search and select the program location you are interested in).
- **Please review** the purchase price, occupancy requirements, rules, restrictions, program eligibility requirements and deadlines **BEFORE** entering the drawing.
- Talk to your Loan Officer to ensure you can afford the home (with acceptable ratios) and you have enough funds to cover the down payment and closing costs required by the program and the lender. Once you submit, changes to your financing cannot be made.
- If you feel you meet the various deadlines, program requirements, **and have a valid loan pre-approval**, enter an "Opportunity Drawing" by the **Drawing Entry Deadline**.
- In addition, submit your completed application, exhibit forms and all supporting documentation by the **File Submission Deadline**

**IMPORTANT:** The Opportunity Drawing Notice (ODN) will have multiple important deadlines you must meet. The ODN is posted on the program websites. In most cases the ODN will also include a "File Request" and File Submission Deadline. Submitting a complete file is a separate task that must be completed in addition to entering the drawing. The COMPLETE file package must be received by HouseKeys by the File Submission Deadline. Submission instructions can be found on this form; however, the instruction on the ODN supersede these.

☐ **G. PROGRAM APPLICATION FILES ARE REVIEWED** –After the Opportunity Drawing is held, HouseKeys staff will start contacting the applicants **who submitted a complete file by the File Submission Deadline**, top ranking numbers first and move down the list until an eligible buyer is identified. **If you missed the File Submission Deadline, you will be skipped.**

**What is a complete file?** A complete file must include **all** the Program Application Forms, Exhibit Forms along with **all** the supporting documentation as required by the Document Checklist(s). All forms and documents must be current and not outdated (not more than 15-30 days old from the date you entered the drawing). It must also include the **Lender’s Pre-approval letter, which must be current, valid and have enough purchase power with adequate debt to income ratios for the unit you are applying for. Proof that you have enough funds for the down payment and closing costs must be included.** The “File Request” on the Opportunity Drawing Notice (ODN) will have instructions of when and where to submit it. You must work with your Loan Officer to ensure that your application is complete and not outdated when you submit it. **If you are not ready or your file is incomplete\*, we will close your file and keep moving down the list.**

☐ **H. DURING THE APPLICATION PROCESS** – HouseKeys, your Loan Officer, the Cities, Title Companies, and other agencies will require **additional** information and documentation multiple times throughout the process. Please be on alert and prepared to submit **in a timely manner**. Failure to do so will jeopardize your eligibility and ranking.

### File Submission Options:

- **Upload using FILE CABINET:** We will give you access to upload your documents under your MyHouseKeys account under profiles. The documents you upload need to be **PDF format ONLY, no screen shots or pictures.**  
**Instructions:** log into your profile at <https://www.myhousekeys.com/> click on Menu, select FILE CABINET, drag, and drop your documents, click upload in **PDF FORMAT ONLY**. All documents must be uploaded and submitted by the deadline.
- **By Mail (with tracking number):** **ATTN: HOUSEKEYS - 409 Tenant Station #495 – Morgan Hill CA 95037** We recommend you use a service that can deliver and track your package (USPS, FED EX, UPS, Etc.).  
**Caution:** We will use the date and time that it was received at this location not the date you sent the package. **We will not be able to return original documents; please send single sided copies. Call us to give us the tracking number as soon as you send it otherwise, we will not know you sent it.**

Questions: [customerservice@housekeys.org](mailto:customerservice@housekeys.org) Toll Free Line: 1-877-460-KEYS (5397)

**\*APPLICATIONS WITH MISSING DOCUMENTS WILL NOT BE ACCEPTED –THEY WILL BE INVALID.**

**Conflict of Interest Clause:** If a conflict of interest is found at any time during the process, your application will be null and void. You will not be able to participate or purchase a home through the program.

**Certifications on the next page**

**Certifications:**

**I/We certify and acknowledge that we have read, agree, and understand all the information and shared it with our loan officer/lender.**

Date \_\_\_\_\_

Print Name \_\_\_\_\_ Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Co- Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_



## Part 2

# Household Information

## Part 2: Home Buyer Program Application

Please fill out this application with the information for all your household members. All adult applicants and adult household members must include all personal and income information even if they are not going to be on the loan to purchase the home. They must also sign and date all forms that apply to them as either an applicant, co-applicant or adult household member.

1. What is your household's Application ID Number? : \_\_\_\_\_
2. Which Opportunity Drawing ID are you applying for? Drawing Index # \_\_\_\_\_
3. What is the property Address you are applying for? : \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_
4. Please include every person that will be living in the home you are applying to purchase (including yourself)

4A. Print Full Name	4B. Relationship to the Primary Applicant (spouse, son, daughter, etc.)	4C. Birth Date	4D. Total Gross Annual Income	4E. Is this person a current household member?
Applicant 1:	SELF (Primary Applicant)		\$	yes
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			Total:\$ _____	

5. TOTAL GROSS ANNUAL HOUSEHOLD INCOME \$ \_\_\_\_\_  
*(Include: All Gross (before TAXES AND DEDUCTIONS) wages, Self-Employment, Social Security Benefits, Child Support, Alimony, Unemployment benefits, Sales, Gifts, Cash jobs, etc. received by all people living in the household)*
6. TOTAL HOUSEHOLD SIZE \_\_\_\_\_  
*(Include every person that is part of your household and will be living in the home you want to purchase including yourself.)*
7. TOTAL HOUSEHOLD'S ASSETS \$ \_\_\_\_\_ please don't leave blank  
*(Include all of the following: Checking, Savings, 401k, Retirement, Pension, Calpers, Gift, Cash, stock, investments, all other types, etc.)*
8. Do you or any member of your household expect **any changes to your household income** in the next 12 months? **8A. [ ] NO**  
**8B. [ ] YES** – If yes, please describe: \_\_\_\_\_
9. Do you expect **any changes to your household size** in the next 12 months? **9A. [ ] NO**  
**9B. [ ] YES** - if yes, please describe: \_\_\_\_\_



**Please list the applicants and co-applicants that will be listed as owners on title of the home:**

**Applicant 1**

10A. Applicants Full Name \_\_\_\_\_ 10B. Occupation \_\_\_\_\_  
10C. Date of Birth \_\_\_\_\_ 10D. Marital Status \_\_\_\_\_  
10E. Applicant's Phone \_\_\_\_\_ 10F. Applicant's Work number \_\_\_\_\_  
10G. Applicant Email: \_\_\_\_\_ Re-enter Email: \_\_\_\_\_  
10H. Physical Address \_\_\_\_\_ 10I. City \_\_\_\_\_ 10J. State \_\_\_\_\_ 10K. Zip \_\_\_\_\_

**Applicant 2**

11A. Applicants Full Name \_\_\_\_\_ 11B. Occupation \_\_\_\_\_  
11C. Date of Birth \_\_\_\_\_ 11D. Marital Status \_\_\_\_\_  
11E. Applicant's Phone \_\_\_\_\_ 11F. Applicant's Work number \_\_\_\_\_  
11G. Applicant Email: \_\_\_\_\_ Re-enter Email: \_\_\_\_\_  
11H. Physical Address \_\_\_\_\_ 11I. City \_\_\_\_\_ 11J. State \_\_\_\_\_ 11K. Zip \_\_\_\_\_

**Applicant 3**

12A. Applicants Full Name \_\_\_\_\_ 12B. Occupation \_\_\_\_\_  
12C. Date of Birth \_\_\_\_\_ 12D. Marital Status \_\_\_\_\_  
12E. Applicant's Phone \_\_\_\_\_ 12F. Applicant's Work number \_\_\_\_\_  
12G. Applicant Email: \_\_\_\_\_ Re-enter Email: \_\_\_\_\_  
12H. Physical Address \_\_\_\_\_ 12I. City \_\_\_\_\_ 12J. State \_\_\_\_\_ 12K. Zip \_\_\_\_\_

**Applicant 4**

13A. Applicants Full Name \_\_\_\_\_ 13B. Occupation \_\_\_\_\_  
13C. Date of Birth \_\_\_\_\_ 13D. Marital Status \_\_\_\_\_  
13E. Applicant's Phone \_\_\_\_\_ 13F. Applicant's Work number \_\_\_\_\_  
13G. Applicant Email: \_\_\_\_\_ Re-enter Email: \_\_\_\_\_  
13H. Physical Address \_\_\_\_\_ 13I. City \_\_\_\_\_ 13J. State \_\_\_\_\_ 13K. Zip \_\_\_\_\_

**Please answer the following questions:**

14. Do all the applicants that will be listed as owners have a First Time Home Buyer Certificate issued by a HUD Approved Agency?

14A.  YES    14B.  NO – If not, List the date you registered to complete the class here: \_\_\_\_\_

15. How much rent do you pay per month? \$ \_\_\_\_\_

16. Does your rent amount include any utilities? 16A.  YES    16B.  NO

17. Do you or any member of your household **currently own** a home 17A.  NO

17B.  YES - If yes, please provide name(s) of owners & full address of home:  
\_\_\_\_\_

18. Have you or any member of your household **owned a home** or real estate in the last three (3) years? 18A.  NO

18B.  YES - If yes, please provide name(s) of owners & full address of home:  
\_\_\_\_\_

19. Do you and all the household members listed on this application intend to occupy the home as your primary residence?

19A.  YES    19B.  NO

20. In the last 4 years, has anyone in your household sold, had a short sale or foreclosure of a home? (Check one) 20A.  NO

20B.  YES - If yes, please provide name(s) of owners, date of the sale/short sale/foreclosure and property address:

**Please answer the following questions:**

21. Do you, your spouse **OR** anyone in your household have any public records against you such as State or Federal Tax liens, other liens, collections, judgements, bankruptcy, etc.? 21A.  NO - I/we don't                      21B.  YES - If yes, please list all below

22. In anyone in your household self-employed or engaged in sales? 22A.  NO

22B.  YES - If yes, how much sales tax do you currently owe? \$ \_\_\_\_\_

23. What is the maximum amount of money/funds including gifts that you have or can obtain with certainty for down payment and Closing costs? **Please don't leave blank**

23A. Applicants' own funds: \$ \_\_\_\_\_ 23B. Additional Reserves \$ \_\_\_\_\_ 23C. Gifts (that you will receive): \$ \_\_\_\_\_

**DEMOGRAPHICS** Help us track the benefits of the Home Buyer Program by answering the questions below. You are not required to furnish this information, but are encouraged to do so. If you do, please provide both ethnicity and race:

**24. Applicant 1**     I do not wish to furnish this information

24A. Sex:  Male     Female                      24B. Ethnicity:  Hispanic or Latino     Non-Hispanic or Latino

24C. Race: (you can check more than one):  American Indian or Alaska Native     Asian     Black or African American  
 Native Hawaiian or other Pacific Islander     White

**25. Applicant 2**     I do not wish to furnish this information

25A. Sex:  Male     Female                      25B. Ethnicity:  Hispanic or Latino     Non-Hispanic or Latino

25C. Race: (you can check more than one):  American Indian or Alaska Native     Asian     Black or African American  
 Native Hawaiian or other Pacific Islander     White

**26. Applicant 3**     I do not wish to furnish this information

26A. Sex:  Male     Female                      26B. Ethnicity:  Hispanic or Latino     Non-Hispanic or Latino

26C. Race (you can check more than one):  American Indian or Alaska Native     Asian     Black or African American  
 Native Hawaiian or other Pacific Islander     White

**27. Applicant 4**     I do not wish to furnish this information

27A. Sex:  Male     Female                      27B. Ethnicity:  Hispanic or Latino     Non-Hispanic or Latino

27C. Race (you can check more than one):  American Indian or Alaska Native     Asian     Black or African American  
 Native Hawaiian or other Pacific Islander     White

**28. HOW DID YOU HEAR ABOUT HOUSEKEYS? CHECK ALL THAT APPLY:**

28A  HouseKeys Website    28B  City Website    28C  News    28D  Flyer    28E  A Homeowner in the Program

28F  NMLS    28G  City Staff Member    28H  Non-profit Agency \_\_\_\_\_    28I  Social Media: \_\_\_\_\_

28J  Loan Officer: Name: \_\_\_\_\_ Bank: \_\_\_\_\_

28K  Real Estate Agent: Name: \_\_\_\_\_ Agency: \_\_\_\_\_

28L  Developer/Builder \_\_\_\_\_    28M  Friend    28N  Other \_\_\_\_\_



## 31. Previous Employment or Self Employment

For all adult household members (18 years old and over), please list any jobs you left in the last 2 years.

31A. Household Member (Full Name)	31B. Company Name, Address, and Contact Information	31C. Date Started	31D. Date Ended	31E. Reason for leaving?

I/we certify under penalty of perjury that all of the information stated on this application and all the supporting documents are true, accurate and complete. I/we have made no misrepresentations, nor did I/we omit any pertinent information. I/we also certify that I/we have no additional income or household members living in or contributing to my/our household other than those described on this application. I/we understand that if any conflicting, inaccurate or false information is found in the Program Application, the application will be deemed ineligible to participate in the program. I/we are aware that there are penalties for willfully and knowingly giving false information. I understand that the information is subject to verification at any point in time. Penalties for falsifying information may include repayment of all Federal and State Funds received (if any) and/or prosecution under law. Also, we/I understand that any inaccurate information may result in disqualification from the Home Buyer Program and/or violation of the deed restrictions that we/I will need to sign if we/I are selected to purchase a restricted home managed through HouseKeys.

APPLICANT 1 SIGNATURE	DATE	APPLICANT 2 SIGNATURE	DATE
APPLICANT 3 SIGNATURE	DATE	APPLICANT 4 SIGNATURE	DATE
ADULT HOUSEHOLD MEMBER SIGNATURE	DATE	ADULT HOUSEHOLD MEMBER SIGNATURE	DATE







## Part 3

# Intent to Follow the Rules (Abide)



## Part 3: Home Buyer Program Application

### INTENT TO ABIDE BY THE CITY'S HOUSING PROGRAM RESALE/DEED RESTRICTION AGREEMENT, POLICIES AND PROCEDURES

**This form must be signed by all adult applicants and must be submitted with your application. This summary is not intended to replace the legal documents. Please ensure to review the actual agreement and program documents. You may hire attorney for advice if necessary.**

#### Applicant & Co-applicants Initials

- \_\_\_\_\_ A. I/we have read the Buyer's Resale Restriction Agreement and Program Documents; if selected, I/we agree to abide by the terms and conditions of the agreement, program policies, and procedures for the full term of the Resale Restriction Agreements between the City and myself/ourselves.
- \_\_\_\_\_ B. I/we understand that the Agreement establishes a formula which determines how the home's resale price will be calculated.
- \_\_\_\_\_ C. I/we understand that the Agreement stipulates that a restricted home must be owner-occupied as my/our principal place of residence.
- \_\_\_\_\_ D. I/we understand that in the event of a resale, subsequent owners must meet certain criteria, and must be pre-approved for purchase by the City.
- \_\_\_\_\_ E. I/we understand that the Agreement also grants the City the first option to purchase a BMR unit at the time of resale and/or to assign this option to an eligible buyer.
- \_\_\_\_\_ F. I/we understand that the Agreement in its entire form as well as the program policies and procedures, current and subsequent updates/revisions, will govern the restricted home for the term of the Resale Restriction Agreement.
- \_\_\_\_\_ G. The financial information and other information provided by me/us is/are true and correct.
- \_\_\_\_\_ H. If selected, I/we will occupy the property as my/our primary residence. No persons or entity will be on title to the property other than those listed on Resale Restriction at time of purchase.
- \_\_\_\_\_ I. If selected, I/we understand that junior loans or equity lines of credit are not permitted, except as expressly approved by the City in writing and if certain criteria is met.
- \_\_\_\_\_ J. If selected, I/we understand that using the home for any type of collateral is a violation of the agreement and will trigger a default notice.
- \_\_\_\_\_ K. For property improvements, I/we must obtain approval from the City before the improvements are made.
- \_\_\_\_\_ L. I/We authorize the release of any and all information in possession by the City and its various departments to HouseKeys.
- \_\_\_\_\_ M. I/We understand that the Administrator and/or the City will review our application file to determine if eligible for the program.

**I/We understand and agree with the information provided. (Applicants that will be listed as owners)**

Date \_\_\_\_\_

Print Name \_\_\_\_\_ Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Signature \_\_\_\_\_





City Preference Form  
Live/Work in City  
Work for School District



**Exhibit J – City of Alameda  
Preference Criteria Form (Buyers)  
Homes at Bay 37 (Landing, Lookout, and Compass)  
21 Moderate-Income Units**

*The City of Alameda has required the developer, to the extent permitted by law, to give preference in the sale of the Affordable Units according to a point system that allots one (1) point preference to a household where a person in the household lives or works in the City of Alameda and one (1) preference point to a household where a person in the household is a qualified Alameda Unified School District employee. Where a household meets both criteria, they will be able to earn two (2) points.*

*No more than seven (7) of the twenty-one (21) moderate income units shall be sold to households based solely on the two-point preference*

<b>BMR PREFERENCE CRITERIA</b>	
<i>Note: Applicants that don't live or work in the City of Alameda, or work for the School District, may still apply.</i>	
<b>1 Point: Live or Work in the City</b>	<b>Lives or Works in the City of Alameda</b> Address Verification Required
<b>1 Point: Qualified Alameda Unified School District Employee</b>	<b>Qualified Alameda Unified School District Employee</b> Verification of Employment Required

**IMPORTANT:** In order to properly prioritize BMR applicants, HouseKeys requests documents/materials supplemental to the items listed on the BMR application Document Checklist. In order for the primary applicant or co-applicants to be considered for a City Preference you must submit the supplemental materials with the BMR application. **If the documentation requested on this application is not sufficient to prove you meet one of the Preferences categories, please make sure you include additional evidence/documentation. If you don't provide clear and substantial evidence/documentation with the application along with the Preference Criteria Form when you submit your BMR Application Package you will not be eligible for the Preference you claim to meet. Additional proof or clarification cannot be submitted or accepted separately; everything must be included in the packet when you submit it for review.**

**I/We (the primary applicant or co-applicants) certify that I/we meet the following preference:**

PRIMARY APPLICANT:       Live or Work in the City of Alameda       School District       none

Co- APPLICANT:       Live or Work in the City of Alameda       School District       none

Additional CO- APPLICANT:       Live or Work in the City of Alameda       School District       none



## Preference Criteria Form (continued)

I/we certify under penalty of perjury that all of the information stated on this form is true and complete. I/we have made no misrepresentations, nor did I omit any pertinent information. I/we also understand that I/we must submit clear and substantial evidence with the application and the preference criteria form in order to be considered. **No proof - No form - No Preference.**

Applicant Name: \_\_\_\_\_ Signature \_\_\_\_\_

Co- Applicant Name: \_\_\_\_\_ Signature \_\_\_\_\_

Additional Applicant Name: \_\_\_\_\_ Signature \_\_\_\_\_

Additional Applicant Name: \_\_\_\_\_ Signature \_\_\_\_\_

Adult Household Member Name: \_\_\_\_\_ Signature \_\_\_\_\_



# Exhibit Forms

If any of the next forms are not applicable to your household,  
please mark with an "n/a" and submit with your file.

## Exhibit A -Explanation of Deposits Form

**This needs to be filled out by the applicants and household members 18 years and older.**

Please explain **all** the deposits on **all** your bank statements **and all** financial accounts (including Venmo, PayPal, Apple Pay, Etc.) requested on this application. Attach documentation (**paper trail**) to substantiate each deposit (e.g. processed /cancelled checks, gift letters, receipts, grant letters, etc.). **The paper trail must be organized, easy to follow and numbered so they can be easily matched. You may use additional forms if you need extra space.**

Name of Bank or Financial Institution \_\_\_\_\_ Account # (last 4 digits) \_\_\_\_\_

No.	Date of Deposit	Amount (list <b>each</b> deposit individually)	Explain Source of Funds (Gift, Babysitting, Self-employment, bonus, child support, alimony, earnings, benefits, etc.)
1		\$	
2		\$	
3		\$	
4		\$	
5		\$	
6		\$	
7		\$	
8		\$	
9		\$	
10		\$	
11		\$	
	Total:	\$	

I/We certify under penalty of perjury that all of the above information is true and correct and I/we have not omitted pertinent information. **I/We have attached the paper trail and numbered each one to match the deposits on this form.**

Signature \_\_\_\_\_ Name: \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Name: \_\_\_\_\_ Date \_\_\_\_\_

## Exhibit B - Zero Income Affidavit

(All household members that are **18 years or older** with **no income** must complete this form – one per person)

Name: \_\_\_\_\_

Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

1. I hereby certify that I do not individually receive income (now or during the next 12 months) from any of the following sources:
  - a. Wages from employment (including commissions, tips, bonuses, fees, etc.),
  - b. Income from operation of a business;
  - c. Rental income from real or personal property;
  - d. Interest or dividends from assets;
  - e. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
  - f. Unemployment or disability payments;
  - g. Public assistance payments;
  - h. Periodic allowances such as alimony, child support, or gifts received from persons living in my household;
  - i. Sales from self-employed resources (Avon, Mary Kay, Shaklee, Babysitting, etc.);
  - j. Any other source not named above.
2. **I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months. In other words, I will not have income during the next 12 months.**
3. **I agree to submit proof (paystubs, bank statements, complete tax forms, w-2, 1099's and all schedules) for any particular time frame even after closing the transaction to ensure this affidavit is accurate, in a timely manner, as requested by the City or its Administrator.**
4. **I understand that inaccurate information/or certifications made in my behalf will disqualify me and my household and we will be in violation of the BMR Program and Deed Restrictions if selected to purchase a BMR home.**

Under penalty of perjury, I certify that the information presented in this certification is true and accurate. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information will result in the disqualification of your application to purchase a home or for some of the potential sources of purchase funding.

### Certification:

The undersigned hereby certified that to the best of his/her knowledge and belief each of the foregoing statements is true and correct and each of them is consistent with the information submitted by the applicant in connection with his/her application. The undersigned understands that these certifications are made under penalties of perjury and may be prosecuted to the fullest extent of the law and any inaccurate statements will impact the household's eligibility.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security #

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

JURAT

County of \_\_\_\_\_

Subscribed and sworn to (or affirmed) before me on this \_\_\_\_ day of \_\_\_\_\_, 20\_\_

By \_\_\_\_\_

Name of Signer(s)

Proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(Seal)

Notary Signature \_\_\_\_\_

**Document Name: Zero Income Affidavit**

**This form must be completed by a notary.**



### Exhibit C – Letter of Explanation

I/We (insert full names): \_\_\_\_\_

certify the following: \_\_\_\_\_

Multiple horizontal lines for writing the letter of explanation.

**We/I certify under penalty of perjury that all of the information stated on this affidavit is true and complete. We have made no misrepresentations, nor did we omit any pertinent information. We/I also understand that HouseKeys may not be able to accept this self-certification statement as substantial evidence and may need other documentation to verify the information provided. We/I understand that any inaccurate information may result in disqualification from the Affordable Housing Program if we/I are selected.**

Phone Number: \_\_\_\_\_ Email \_\_\_\_\_

Primary Applicant Signature \_\_\_\_\_ Printed Name: \_\_\_\_\_ Date \_\_\_\_\_

Co- Applicant Signature \_\_\_\_\_ Printed Name: \_\_\_\_\_ Date \_\_\_\_\_

Additional Co-Applicant Signature: \_\_\_\_\_ Printed Name: \_\_\_\_\_ Date \_\_\_\_\_

Adult Household Member Signature: \_\_\_\_\_ Printed Name: \_\_\_\_\_ Date \_\_\_\_\_



## **Exhibit D - Housing Program Application Affidavit**

**Please read this form carefully with all the applicants and adult members in your household.**

- I/We declare under penalty of perjury that all information contained in our application is true, correct and complete to the best of my/our knowledge, nor did I/we omit any pertinent information.
- I/We understand that HouseKeys reserves the right to request additional information/documentation in order to substantiate income, liabilities, and other information provided in order to process our application.
- I/We authorize the Release of Information contained by HouseKeys to the City, Lender, Title Co, and other pertaining agency as necessary to determine my/our eligibility and compliance with program requirements.
- I/We understand that the Home Buyer Program application process does not mirror the traditional market's sales process.
- I/We understand that this real estate contract timeline can take up to 90 days or more and I/we must maintain program eligibility throughout the transaction.
- I/We understand that I/we must cooperate with HouseKeys' staff to submit requested documentation in a timely manner and fully participate in the program application process and real estate sales contract process.
- I/We declare under penalty of perjury that I/we purchase this unit; it will be my/our primary residence.
- I/We authorize HouseKeys to a) pull or request my credit report to review my/our credit file for the application process for the Program or for informational inquiry purposes; c) contact my employer(s) to perform a verification of employment; d) other verifications; and e) contact my landlord in order to verify residency.
- I/We understand that I/we am/are applying for a property subject to Deed Restrictions that was made possible by the Affordable Home Buyer Program. In return for purchasing a home through the program, I/we agree that I/we will enter into an agreement with the City and/or HouseKeys that limits the amount of equity (as defined in the Deed Restrictions) I/we may receive when I/we resell my/our homes (if any) and provides the City or its administrator to purchase the Home or assign a qualified buyer at time of purchase. Affected parties include but are not limited to, the property owner, the potential purchaser, lenders, title companies and related businesses and individuals.
- I/We understand the Program requires that units sell at an Affordable Sales Price and remain affordable for the duration of the Deed Restrictions. This limits my/our resale price.
- I/We understand that most affordable housing program through the Cities require Deed Restrictions to be secured by a Promissory Note and Deed of Trust that is recorded on the title of the property.

**Exhibit D - Housing Program Application Affidavit**  
**- Continued -**

- I/We understand that when selling my/our Program home, we have to consider affording the transaction fee and interest on deferred loans (if applicable).
- I/we authorize HouseKeys to release and share my/our information with the City, Other First Time Homebuyer Programs, Funders, Down Payment Assistance Programs, Title Companies, First Mortgage Lenders, NeighborWorks of America and HUD.
- I/we authorize that a copy of this form can be accepted as an original.

**By signing Program Deed Restrictions & Documents at time of sale, I/we understand that my/our property:**

- 1) Does not gain equity (if any) in the same manner as a market rate home and the resale value is indicated in Deed Restrictions;
- 2) Limits my/our ability refinance my/our first mortgage loan(s) and borrow /access an equity line of credit against the home;
- 3) Limits my/our ability to access an equity line of credit;
- 4) Limits my/our ability to rent out my/our home; and
- 5) Requires me/us to maintain my home.

**Certification: With our signatures below we are indicating we have read, understand and agree with all the information on this form.**

Date \_\_\_\_\_

\_\_\_\_\_  
APPLICANT 1: Print Name

\_\_\_\_\_  
APPLICANT 1: Signature

\_\_\_\_\_  
APPLICANT 2: Print Name

\_\_\_\_\_  
APPLICANT 2: Signature

\_\_\_\_\_  
APPLICANT 3: Print Name

\_\_\_\_\_  
APPLICANT 3: Signature

\_\_\_\_\_  
APPLICANT 4: Print Name

\_\_\_\_\_  
APPLICANT 4: Signature

\_\_\_\_\_  
ADULT HOUSEHOLD MEMBER: Print Name

\_\_\_\_\_  
ADULT HOUSEHOLD MEMBER: Signature

\_\_\_\_\_  
ADULT HOUSEHOLD MEMBER: Print Name

\_\_\_\_\_  
ADULT HOUSEHOLD MEMBER: Signature



## **Exhibit E - Applicant's and Adult Household Member's Certification and Authorization**

The Undersigned certify the following:

1. I/We have applied for the Home Buyer/Below Market Rate (BMR) Program to purchase a home. I/We completed a Program Application with information about all our household members, income, assets and liabilities. I/We certify under penalty of perjury that all of the information is true and complete. I/We made no misrepresentations in our Program Application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that HouseKeys reserves the right to verify any information provided on our Program Application with the employers, financial institutions, government agencies, landlords, credit reporting bureaus, lenders, etc.
3. I/we understand that if one or more of the household members misrepresent any information, provide any conflicting, inaccurate or false information in order to obtain qualification, the household will be deemed ineligible to participate in the program.

### **Authorization to Release Information**

To Whom It May Concern:

4. I/we authorize HouseKeys to release and share my/our information with the City, Other Time Homebuyer Programs, Funders, Down Payment Assistance Programs, Lenders, NeighborWorks of America and HUD.
5. I/We have applied for the Program through HouseKeys. As part of the application process, HouseKeys may verify information contained in my/our Program Application and in other documents required in connection with this program for determination of eligibility to purchase a Home Buyer/Below Market Rate (BMR) Program.
6. I/We authorize you to provide HouseKeys, City, County or Program Providers in connection with the purchase/ownership of a Home Buyer/Below Market Rate (BMR) Program home, any and all information and documentation that they may request. Such information includes, but is not limited to, employment history and income sources, investment accounts, bank account balances, credit history, mortgage information, real estate ownership, rental history verification, and income tax returns, etc.
7. A copy of this authorization may be accepted as an original.

PLEASE USE ADDITIONAL FORMS IF NEEDED

Borrower Name: \_\_\_\_\_ Signature \_\_\_\_\_

SSN: \_\_\_\_\_ Date: \_\_\_\_\_

Co- Borrower Signature Name: \_\_\_\_\_ Signature \_\_\_\_\_

SSN: \_\_\_\_\_ Date: \_\_\_\_\_

Additional Adult Household Member Name: \_\_\_\_\_ Signature \_\_\_\_\_

SSN: \_\_\_\_\_ Date: \_\_\_\_\_

Additional Adult Household Member Name: \_\_\_\_\_ Signature \_\_\_\_\_

SSN: \_\_\_\_\_ Date: \_\_\_\_\_

## Exhibit F – Affordable Housing Program Disclosures (AKA BMR Program Disclosures)

These are standard disclosures, please double check if the program you are applying for has different rules or exceptions.

Applicant(s) must initial each section. By initialing and signing below you understand, certify, and agree with all the standard information mentioned below:

1. \_\_\_ \_\_\_ **HouseKeys Orientation requirement** – The orientation includes 1 to 1.5 hours of information on the application process, how to navigate the websites, how to create an account, and other important information. Completing the orientation will help you be better prepared and understand how the programs work. Completing the orientation is a great place to start so you don't feel lost.

All applicants, co-applicants, married couples, domestic partners, partners, and any person that can or will be on the title of the home, **must** complete the HouseKeys orientation before being eligible to participate in an Opportunity Drawing. To sign up please go to: <https://www.housekeys.org/> - click on the program location that you are applying and click the "Events Tab". Each program provider requires you complete an orientation for their program. If you are interested in multiple locations, you will need to complete one for each. Online options are available. Each applicant needs to take and pass the quiz. **We are starting to offer recorded webinar videos for most locations. Please check the program website to see if it's an option for you.**

2. \_\_\_ \_\_\_ I/we understand that when we are ready, it's our responsibility to apply for opportunities when they become available, via <https://www.myhousekeys.com/>, and enter the drawing entry deadline by filling out the appropriate form(s).
3. \_\_\_ \_\_\_ To find out when the next Opportunity Drawing is available, we must check the websites [www.housekeys.org](http://www.housekeys.org) and <https://www.myhousekeys.com/> frequently to review all the program details and requirements on the Opportunity Drawing Notices. We also understand the rules and term for each Opportunity Drawing may vary and may not be eligible for to participate in all of them.
4. \_\_\_ \_\_\_ **IMPORTANT: The Opportunity Drawing Notice (ODN) will have multiple important deadlines you must meet and instructions you must follow. The ODN is posted on the program websites. In most cases the ODN will also include a "File Request" and File Submission Deadline. Submitting a complete file is a separate task that must be completed in addition to entering the drawing. The COMPLETE file package must be received by HouseKeys by the File Submission Deadline.**
5. \_\_\_ \_\_\_ **ATTENTION - NEW REQUIREMENT!** A Loan Pre-approval Letter is required **BEFORE** entering a drawing; it can be from any lender. It must be valid, current and have enough purchase power and adequate debt to income ratios for the unit you are looking to apply for. You should be able to obtain a copy of the pre-approval letter and submit it directly to your account via myhousekeys.com.
6. \_\_\_ \_\_\_ **IMPORTANT:** Although you are allowed to enter the drawing using a pre-approval from any lender, you are required to use a Loan Officer that is on the most current HouseKeys List of Registered Lenders and Loan Officers to close the transaction. If your lender is not on the list, the Loan Officer/lender will have to go through an approval process, or you will be asked to choose a lender/loan officer on the HouseKeys List. If your loan officer is not on the list and needs (and wants to) to become an approved registered loan officer with

HouseKeys, please have them email [programs@housekeys.org](mailto:programs@housekeys.org) so they can get the program approved internally by lender's legal department. **All these items take time which is why we recommend you start sooner rather than later. Housekeys has an approved lender list available to you at <https://www.housekeys.org/buyerfile>.** In **very rare** cases, a program provider may allow you to close the transaction with a loan officer/lender that is not on the list. Use caution and double check.

7. \_\_\_ \_\_\_ When you apply for a drawing, your financing must be already structured. If you are selected, you are not allowed to change the financing after you sign the Financing Summary. A "Financing Summary" is a document issued by the Program Underwriter that lists the First Mortgage, Down payment Assistance, Buyer Funds, Etc. If it changes (except for the interest rate) after you signed the Financing Summary and you are in contract, you are no longer eligible to purchase the property.
8. \_\_\_ \_\_\_ It's the applicant's responsibility to check <https://www.housekeys.org/> and <https://www.myhousekeys.com/> frequently for Opportunity Drawing instructions, forms, opportunity announcements, deadlines, opt in, disclosures and rules.
9. \_\_\_ \_\_\_ BEFORE you enter the drawing: Please ensure that your household profile is complete and updated at <https://www.myhousekeys.com/> . Double check that your income and household size are accurate; otherwise, it will impact your eligibility.
10. \_\_\_ \_\_\_ If you are selected for review after a drawing, you must notify your loan officer to proceed with a credit approval (aka loan approval without a property address) in case you are approved by HouseKeys.
11. \_\_\_ \_\_\_ The "File Request" in most cases can be found on the Opportunity Drawing Notice (ODN). It will have instructions of when and where to submit it. You must work with your Loan Officer to ensure that your application is complete and not outdated when you submit it. The applicant should also follow up with their Loan Officer to check progress, ensure completeness and coordinate the submittal. **If you are not ready or your file is incomplete, we will close your file and keep moving down the list.**
12. \_\_\_ \_\_\_ **I/we understand that we must submit a COMPLETE Program Application Package (file)** by the file submission deadline. I/we understand that this means that it must be **received by** HouseKeys by the File Submission Deadline (if a deadline is applicable). If a complete file and **all** the supporting documents are not received by the deadline I/we understand that we will be skipped.
13. \_\_\_ \_\_\_ I/we understand what a complete file is. **What is a complete file?** A complete file must include **all** the Program Application Forms, Exhibit Forms (completed and signed) along with **all** the supporting documentation as required by the Document Checklist(s). It should also include any other items requested by HouseKeys. It must also include the Lender's Pre-approval letter, which must be current, valid and have enough purchase power with adequate debt to income ratios for the unit you are applying for. Proof that you have enough funds for the down payment and closing costs must be included. The file should include documentation for all members our household even if they will not be on the loan (please refer to the program forms and checklists). All forms and documents must be current and not outdated (not more than 15-30 days old from the date you entered the drawing). The program's forms can be found at <https://www.housekeys.org/> under the program's specific website, on the Opportunity Drawing Notice (links) and/or <https://www.housekeys.org/buyerfile>. Please email [customerservice@housekeys.org](mailto:customerservice@housekeys.org) if you have any problems locating them.

14. \_\_\_ \_\_\_ The part of the documents on the checklist lists are items that the loan office/lender produces and/or orders (i.e., Pre-approval letter, 1003 form, 1008 form, DU, Credit Report, Verifications of Employment, etc.). Although they can submit **these specific forms** separately in your behalf, **it is your (the applicant's) responsibility to ensure all the forms are submitted by the File Submission Deadline.** They/you can contact [programs@housekeys.com](mailto:programs@housekeys.com) and [customerservice@housekeys.org](mailto:customerservice@housekeys.org) for submission instructions. It is in the best interest of the applicants to assist and work with their Loan Officers closely. We recommend that if your Loan Officer requests information or documentation from you, you submit it to them promptly. **The applicant should also follow up with their Loan Officer to check progress, ensure completeness and coordinate a well-timed submittal.**
15. \_\_\_ \_\_\_ The applicant(s) must provide substantial evidence that the household is an **existing** household. One of the first steps in determining program eligibility is determining the size of a household. All household members who are not applicants or co-applicants on the first mortgage application, must be legal dependents and listed as a current dependent of the applicant or co-applicant on their federal tax returns. If it's not an existing household, the applicants must all appear on title and on the program documents.
16. \_\_\_ \_\_\_ Documents submitted to HouseKeys become the property of HouseKeys and may not be returned. HouseKeys reserves the right to request additional information/documentation to substantiate income, liabilities, and other information provided to make an eligibility determination. If additional documents are requested by HouseKeys, the applicant will have 1-3 business days from the date of the notice (or less days in some cases) to submit as instructed. The applicant must abide by the timelines and deadlines set by HouseKeys. The applicant must also call HouseKeys to alert us that something was mailed/submitted to us.
17. \_\_\_ \_\_\_ **If you are selected to go through the review process, it** is the applicant's responsibility to inform HouseKeys immediately by emailing [programs@housekeys.org](mailto:programs@housekeys.org) if any changes occur in household size, income, physical address, job location, employment, assets or funds, credit scores, debt, etc. The applicant must also call Housekeys at 1-877-460-5397 to inform us.
18. \_\_\_ \_\_\_ The applicant(s) understand that if you are found eligible for the Housing Program and you are selected to purchase a home, you and your household need to remain eligible for the program until you receive your keys. Some closing timelines can take many months, and we are required to check if you are still eligible all the way up until you receive your keys. If we discover you are no longer eligible at any time during the process, unfortunately you will not be able to purchase the home.
19. \_\_\_ \_\_\_ I/we certify that I/we are willing to cooperate with the program and submit additional or updated documentation to HouseKeys on a timely manner as needed. We/I also understand documentation will be requested multiple times throughout the process. Updated documentation will be required many times depending on the number of times I/we (the applicant) participate in Opportunity Drawings. I/we are agree to submit documents or clarification items as many times as needed and are willing to cooperate with the Program Provider and HouseKeys staff.
20. \_\_\_ \_\_\_ I/we certify that if I/we or one of our household members (18 years or older) completes a "Zero Income Affidavit Form" because they don't have income and won't have income in the next 12 months, I/we and our household member agree to submit proof (paystubs, bank statements, complete tax forms, w-2, 1099's and all schedules, etc.) for any particular time frame even after closing the transaction to ensure the "Zero Income Affidavit Form" is accurate, in a timely manner, as requested by the Program Provider or it's Administrator. **I/we understand that inaccurate information/or certifications made by me/us or any member**

**of our household will disqualify me and my household and I/we will be in violation of the Housing Program and Deed Restrictions if selected to purchase a home in the program.**

21. \_\_\_ \_\_\_ The applicant(s) understand that the Housing Program is not a quick fix for a housing need; it can take up to a year or more to get into a home, if you are found eligible, qualified for the financing, and selected to purchase. The most important thing is to be encourage and be prepared to provide all the documentation.
22. \_\_\_ \_\_\_ HouseKeys may not be able to hold properties for households in the application or appeal process and move down the list to applicants that are eligible and prepared.
23. \_\_\_ \_\_\_ I/we understand that if we are interested in applying for a particular Opportunity Drawing linked to a specific property, we should attend the scheduled open house (if available) for that property being released before we apply. The scheduled open houses will be posted on the Website as they become available.
24. \_\_\_ \_\_\_ I/we understand that I/we can't participate in more than one Opportunity Drawing at a time or have more than one active drawing entry or ranking number at a time. We understand that to participate in another/different Opportunity Drawing we need to Opt Out via myhousekeys.com. An Opt Out is final and I/we can't re-enter the Opportunity Drawing.
25. \_\_\_ \_\_\_ Only one entry is allowed per Opportunity Drawing. If a household enters (the same) Opportunity Drawing more than once, their better ranking numbers will be null and void.
26. \_\_\_ \_\_\_ I/we understand that we should not create multiple accounts in myhousekeys. I/we understand that if we enter an Opportunity Drawing more than once using multiple accounts, it may be construed as fraud and all entries may be null and void.
27. \_\_\_ \_\_\_ If a person indicates a program preference (e.g. Live or work in the program location) that not accurate and/or is unable to provide evidence, they may be placed at the bottom of the list.
28. \_\_\_ \_\_\_ Ranking numbers issued during an Opportunity Drawing, are only good for properties released for that specific Opportunity Drawing. If eligible, a new ranking number will be issued every time an applicant participates in a new Opportunity Drawing. Ranking numbers and Application ID numbers are not transferable.
29. \_\_\_ \_\_\_ I/we understand that if we are eligible and selected for a property, I/we will be required to give a good faith deposit during the purchase contract appointment. The amount may vary.
30. \_\_\_ \_\_\_ I/we understand that we must have at least the minimum required down payment (or more if needed) and closing costs for the purchase at the time when the drawing is entered. A percentage of those funds may be required to be seasoned in the buyer's accounts. If you are unable to provide proof that the funds are available, you will be considered ineligible. Please refer to the program guidelines.
31. \_\_\_ \_\_\_ I/we need to have enough funds to purchase the property when entering the drawing. If our application package is requested by the administrator, it should contain proof that all the financing and funds are available. This means that I/we the applicants need to include in our application package the following: 1st Mortgage pre-approval letter, Down Payment Assistance Pre-Approval Letter (if applicable), bank statements or accounts showing the buyer's contribution (seasoned), signed gift letters (if applicable) and the donor's bank



statement(s) showing enough funds to cover the gift and reserves. The applicants must demonstrate they have enough purchase power to afford the home with acceptable ratios. For most programs the maximum ratios are 40/45% or less; however, the requirements per program vary.

32. \_\_\_ \_\_\_ No contingent sales. All funds needed must be liquid and available. If you are unable to provide proof that the funds are liquid and available at time you fill out an Opportunity Drawing Form, you will be considered ineligible.
33. \_\_\_ \_\_\_ Households using gifts to lower 1<sup>st</sup> mortgage and/or for closing cost must submit the signed gift letter(s) and the donor's bank statements showing availability of full funds with the **initial** application. If you are unable to provide proof that the funds are available, you will be considered ineligible. If needed, request the Gift Letter Form from your Loan Officer.
34. \_\_\_ \_\_\_ It's the applicant's responsibility to review all other disclosures and rules, including the buyer selection process for specific developments or areas of interest. The information is posted at <https://www.housekeys.org/> and <https://www.myhousekeys.com/>
35. \_\_\_ \_\_\_ I/we understand that if I/we give inaccurate information, submit altered documentation, or submit false certifications or if one of our household members gives inaccurate information, submits altered documentation or submits false certifications, I/we and our household will be disqualified from this Opportunity Drawing and from participating in future housing opportunities. I/We understand that if this happens, I/we will be in violation of the Affordable Housing Program and Deed Restrictions. There are consequences to this fraud, even if the discrepancy is found after I/we have moved in the restricted home or are approved for the Affordable Housing Program.
36. \_\_\_ \_\_\_ I/We certify and acknowledge that I/we have read, understand, and agree with all the information, requirements, rules, terms and conditions on this form and on the HouseKeys Website.
37. \_\_\_ \_\_\_ All Materials, alterations, an /or omissions from the initial Program Buyer Form, Pre-applications, Opportunity Drawing Submission Form, Homebuyer pre- assessment form and/or Application; including but not limited to household size, income, and asset information, etc., is not permissible and will render all future re-submissions ineligible for review and approval for a period of one year. Exceptions for re-submissions are significant life events such as a job/career change, marriage, or the birth of a child and are at the discretion of designated Program Administrator staff.
38. \_\_\_ \_\_\_ Non-Borrowing Spouses, partners and domestic partners must provide a tri-merge credit report (ask your loan officer to provide the report) and will be required to sign the Affordable Housing Program legal documents and be on title.
39. \_\_\_ \_\_\_ Some Cities allow non-borrowing spouses. A non-borrowing spouse needs to be on Title, the 1st Mortgage Deed of Trust (DOT), the excess sales note, and the excess sales DOT and the Restrictions. The non-borrowing spouse needs to be on all the down payment documents, if any. Some programs require the non-borrowing spouse to sign the first mortgage DOT.



40. \_\_\_ \_\_\_ If there are multiple homes in an opportunity drawing, the administrator can't guarantee the one you select or prefer will be available for your selection. Eligible Buyers will be assigned the 1st available home based the building completion schedule and your ranking number. Should you decline the home that is being offered, you will lose your ranking number and we will move on to the next person.
41. \_\_\_ \_\_\_ We will use the primary applicant's email address (in their [www.myhousekeys.com](http://www.myhousekeys.com) account) to communicate with the household during the review. If it changes, it's the applicant's responsibility to email [programs@housekeys.org](mailto:programs@housekeys.org) right away. The primary applicant you list on the Opportunity Drawing Form is responsible to share the notices or emails we send with the co- applicants. We may not always email notices and updates; you should also check our websites frequently for instructions and opportunities.
42. \_\_\_ \_\_\_ It's the applicant's responsibility to add [programs@housekeys.org](mailto:programs@housekeys.org) to your email address book and check your email frequently as this is the main form of communication between all parties. In addition, please check your junk email folder for correspondence. During the process, you will have short deadlines that you must comply with, and you don't want to miss any emails from us. HouseKeys is not responsible for emails that were undeliverable, rejected or not opened.
43. \_\_\_ \_\_\_ By initialing I/we certify that we have read the Conflict-of-Interest section in the Application Guidelines for the program we are applying for, and we do not fall into that criteria.
44. \_\_\_ \_\_\_ I/we understand that inaccurate information/or certifications made by me/us or any member of our household will disqualify me and my household and I/we will be in violation of the Affordable Housing Program and Deed Restrictions if selected to purchase a home.
45. \_\_\_ \_\_\_ I/we understand that: All those who will be on the title of the home must submit a certificate with the initial application as proof of completing the First-Time home buyer class issued by a HUD approved agency. This class is typically eight hours long. Most cities require the applicants to attend a live class; some may allow online versions. Please check with the administrator or program guidelines. If the applicant does not have the appropriate certificate on record (by the stipulated deadline), they will not be eligible. Please contact the administrator for more information.
46. \_\_\_ \_\_\_ **HouseKeys Orientation Completion Certification: Please certify which members of your household completed the orientation and quiz.**

**I/we Certify that the following people completed the HouseKeys Orientation and passed the quiz:**

**Print full name clearly:** \_\_\_\_\_

**Print full name clearly:** \_\_\_\_\_

**Print full name clearly:** \_\_\_\_\_

**Print full name clearly:** \_\_\_\_\_



## **Exhibit F – Affordable Housing Program Disclosures** (AKA BMR Program Disclosures)

**With our signatures, I/We certify and acknowledge that we have read, agree with all the terms, and understand all the information.** We also understand that the Program Guidelines and Agreements are the official documents that we must also abide by.

Date \_\_\_\_\_

Applicant Name \_\_\_\_\_ Signature \_\_\_\_\_

Applicant Name \_\_\_\_\_ Signature \_\_\_\_\_

Applicant Name \_\_\_\_\_ Signature \_\_\_\_\_

Applicant Name \_\_\_\_\_ Signature \_\_\_\_\_

## Exhibit G – Home Buyer Program Opportunity Drawing Disclosures and Rules

Applicant Name: \_\_\_\_\_ Application ID number: \_\_\_\_\_

Co-Applicant Name: \_\_\_\_\_

**IMPORTANT:** The Opportunity Drawing Notice (ODN) is posted in each Program Designated website. It will include details about the program, income limits, minimum household occupancy standards, unit locations, and other important information. It will have multiple important deadlines that you must meet and instructions you must follow. It includes the Drawing Entry deadline, and, in most cases, it will also include a “File Request” and File Submission Deadline. Submitting a complete file is a separate task that must be completed in addition to entering the drawing. The COMPLETE file package must be received by HouseKeys by the File Submission Deadline, or you will be skipped. Go to <https://www.housekeys.org/> - click on the program location that you are applying for to locate it.

### Initial Requirements:

1. Some Opportunities Drawings will give higher priority/ranking to those that meet certain Program Preferences. Substantial evidence will be required with your application if selected as proof that you meet the criteria.
2. Your total household annual gross income must not exceed the Area Median Income (AMI) for the specific property.
3. You must have an Application ID Number issued by HouseKeys for the Program you are applying for.
4. **ATTENTION - NEW REQUIREMENT!** A Loan Pre-approval Letter is required BEFORE entering a drawing; it can be from any lender. It must be valid, current and have enough purchase power and adequate debt to income ratios for the unit you are looking to apply for.
5. **IMPORTANT:** Although you are allowed to enter the drawing using a pre-approval from any lender, you are required to use a Loan Officer that is on the most current HouseKeys List of Registered Lenders and Loan Officers to close the transaction. If your lender is not on the list, the Loan Officer/lender will have to go through an approval process, or you will be asked to choose a lender/loan officer on the HouseKeys List. If your loan officer is not on the list and needs (and wants to) to become an approved registered loan officer with HouseKeys, please have them email [programs@housekeys.org](mailto:programs@housekeys.org) so they can get the program approved internally by lender’s legal department. **All these items take time which is why we recommend you start sooner rather than later. Housekeys has an approved lender list available to you at <https://www.housekeys.org/buyerfile>.** In very rare cases, a program provider may allow you to close the transaction with a loan officer/lender that is not on the list. Use caution and double check.
6. You must have sufficient funds and financing (pre-approval letters) needed to afford and qualify for the home; please speak to your loan officer to make sure.
7. Applicants, Co-Applicants, Additional Co-Applicants, Married Couples, Domestic Partners, Partners, AND anyone that can or will be on the title of the home must have already attended the HouseKeys Home Buyer Orientation before entering an Opportunity Drawing. If an online version is offered by HouseKeys, you will need to pass the quiz.
8. Enter the drawing at <https://www.myhousekeys.com/> by the Drawing Entry Deadline posted on the Opportunity Drawing Notice.
9. Opportunity Drawings happen randomly. It's important that you check our websites frequently, so you don't miss an opportunity. If you see an Opportunity Drawing posted on our website and you are having trouble, please call us immediately at 1-877-460-5397 email us at [programs@housekeys.org](mailto:programs@housekeys.org) **before** the deadline for assistance.

**FILE SUBMISSION DEADLINES:** are set to be able to meet the timelines and goals established by the program and to avoid delaying closings and/or delaying opportunities to other applicants that are ready. HouseKeys will post the

Opportunity Drawing Notice with the File Submission Deadline on the website(s). Please keep in mind that once the results from the ranked opportunity are available, you will only have 3-5 days or less to upload a full file into your filing cabinet via your Myhousekeys.com account. Some opportunities may be first file first serve, please be prepared. If the applicant submits an incomplete application package or fails to submit by the deadline (must be **received** by HouseKeys by the deadline), the applicant will lose their ranking number and we will move on to the next applicant. The Opportunity Drawing Notices and the program application forms can be found <https://www.housekeys.org/> under the program's specific website or <https://www.housekeys.org/buyerfile> . Please email [customerservice@housekeys.org](mailto:customerservice@housekeys.org) if you have any problems locating them.

**OTHER NOTICES AND REQUESTS:** Other deadlines are set throughout the process for applicants to submit additional items when the applicant's file is being reviewed by the Program Coordinator, Program Processor, and Program Underwriter and/or Program Providers. These notices with deadlines are issued to each primary applicant by email. Applicants must respond and submit all the documentation requested as instructed by HouseKeys and/or the Program Providers in a timely manner. This means, the items must be received by HouseKeys (or the Program Providers) by the deadline, (not postmarked or sent by). Typically, this part of the process gives you two (2) business days or as little as 24 hours to submit; please be on alert.

**SUBMISSIONS:** When an applicant submits a file, it needs to include proof they have all the financing or funds needed to cover the full price of the home and closing costs. They must also provide all the documentation required to determine program eligibility and over all qualification. This includes and is not limited to obtaining and submitting all the following items:

- All the items on the Standard Home Buyer Document Checklist, Addendum to the Home Buyer Document Checklist and a complete application package/file
- All the lender items on the Standard Home Buyer Document Checklist (including Verification of Employment (VOE) forms for ALL household members 18 and older even if they are not going to be on the loan)
- A Pre-approval letter for the first mortgage loan that is current and valid
- Pre-approval letter for all down payment assistance programs, grants, funds (must be compatible with the Program) - Keep in mind that some Down Payment Assistance Programs/Agencies need several weeks (or more) to process an application.
- Buyer's Down Payment Requirement (please check the amount for the program and Program you are applying for) – This money must come from the buyer's own funds and must be seasoned. It can't be a gift, grant, or a loan. Proof that these funds are liquid and readily available. Thus, no contingent sales are allowed.
- Proof of sufficient funds to close (Estimated funds needed to close are approximately 6% or more of the purchase price) - this figure includes the down payment contribution
- The applicants must demonstrate they have enough purchase power to afford the home with acceptable ratios: maximum 40%/45%. Some down payment assistance providers/lenders could require lower front end ratios- e.g., 38%
- If using a gift above and beyond the required buyer down payment contribution, submit gift letter(s) with complete donor's bank statements with sufficient funds to cover the gift (must be submitted with the program application file/package)
- Two months reserves, if applicable (some down payment assistance programs or other Program Providers may require reserves, please check their guidelines)
- All documents requested by HouseKeys to clarify eligibility and qualification

- Must meet all the program’s eligibility requirements (e.g., acceptable ratios, income limits, first time homebuyer’s status (very few cities waive the first-time home buyer requirement, please check program guidelines), etc.)
- Only one Opportunity Drawing entry per household. If more than one is submitted (in the same opportunity), the applicant will have to use the worst priority/ranking number obtained and the better priority/ranking numbers issued to the household will be null and void
- Applicants are not allowed to participate in more than one Opportunity Drawing a time or have two active ranking numbers.
- Non-Borrowing Spouses or partners must provide a tri-merge credit report (ask your loan officer to provide the report) and will be required to sign the program legal documents and be on title. Very few cities waive the first-time home buyer requirement, please check program guidelines.
- The Program Providers requires to count the non-borrowing spouse debt and include it in the ratios even if the 1st mortgage lender does not. They can’t have liens because it will impact the program home restricted value.
- If there is more than one (1) property released in an Opportunity Drawing, the selected eligible buyers will be assigned the 1st available home based the builders’ timeline, HouseKeys resale closing schedule and your priority/ranking number. Should you decline the home that is being offered, you will lose your ranking number.
- All applicants or co-applicants with any IRS liens or any past due money owed to the IRS will need to be paid off – including any other liens before applying for the program.

**Opportunity Drawings Disclosures and Rules may vary from one to the next or between Program Locations. When an Opportunity Drawings is released, the applicants are responsible to review each Opportunity Drawing Notice for qualification criteria, deadlines, and rules. In addition, please check the program guidelines for the Program you are applying for.**

**I/we understand that inaccurate information/or certifications made by me/us, or any member of our household will disqualify me, and my household and I/we will be in violation of the Home Buyer Program and Deed Restrictions if selected to purchase a restricted home.**

**I/We certify and acknowledge that we have read, agree with all the terms, and understand all the information. I/We also understand that the Program Guidelines and Agreements are the official documents.**

Date \_\_\_\_\_

Applicant Name \_\_\_\_\_ Signature \_\_\_\_\_

Applicant Name \_\_\_\_\_ Signature \_\_\_\_\_

Applicant Name \_\_\_\_\_ Signature \_\_\_\_\_

Applicant Name \_\_\_\_\_ Signature \_\_\_\_\_

## Exhibit H - Understanding Statements of Information

**What is in a name?** When a title company seeks to uncover matters affecting the title to real property, the answer is “Quite a bit.” Statements of Information provide title companies with the information they need to distinguish the buyers and sellers of real property from others with similar names. After identifying the true buyers and sellers, title companies may disregard the judgements, liens and other matters on the public records under similar names. To help you better understand this sensitive subject, California Land Title Association has answered some of the questions most commonly asked about statements of information.

**What is a Statement of Information?** A statement of information is a form routinely requested from the buyer, seller and borrower in a transaction where title insurance is sought. The completed form provides the title company with information needed to adequately examine documents so as to disregard matters which do not affect the property to be insured - matters which actually apply to some other person.

**What does a Statement of Information do?** Every day documents affecting real property liens, court decrees and bankruptcies are recorded. Whenever a title company uncovers a recorded document in which the name is the same or similar to that of the buyer, seller or borrower in a transaction, the title company must ask, “Does this document affect the parties we are insuring?” Because if it does, it affects the property title and would, therefore, be listed as an exception from coverage under the title policy. A properly completed Statement of Information will allow the title company to differentiate between parties with the same or similar names when searching documents recorded by name. This protects all parties involved and allows the Title Company to carry out its duties efficiently, and without unnecessary delay.

**What types of information are requested in a Statement of Information?** The information requested is personal in nature, but not unnecessarily so. The information requested is essential to avoid delays in closing the transactions. You and your spouse, if you are married, will be asked to provide full name, social security number, year of birth, birthplace and information on citizenship. If you are married, you will be asked the date and place of your marriage. Residence and employment information will be requested as well as information regarding previous marriages if you are divorced.

**Will the information I supply be kept confidential?** The information you supply is completely confidential and only for title company use in completing the search of records necessary before a policy of title insurance can be issued.

**What happens if a buyer, seller or borrower fails to provide the requested information?** At best, failure to provide the requested Statement of Information will hinder the search and examination capabilities of the title company, causing delay in the production of your title policy. At worst, failure to provide the information requested could prohibit the close of your escrow. Without a Statement of Information, it may be necessary for the title company to list as exceptions from coverage judgements, liens or other matters which may affect the property to be insured. Such exceptions may be unacceptable to most buyers and lenders, and could potentially result in the loss of the deal.

All of the information contained herein is for informational purposes only and is not intended to offer advice – legal, financial or otherwise – about specific situations or problems. Information is deemed reliable but not guaranteed. Always consult a professional before making decisions about your real estate situation.

# Understanding Statements of Information

Why this document is so very important!

When a title order is opened, the Title Company will review those records which describe the subject property. These include deeds, deeds of trust, easements, CC&Rs, agreements and other recorded instruments. However these only represent a portion of the documents which may affect the title to the land. There are also judgements, tax liens, bankruptcies and other matters which can impact the land, but which do not describe the property.

The latter group of documents is indexed by name and not the property. The recorded instruments may contain certain identifying information such as a portion of the social security number, date of birth and mailing address or business name. If the party named in the document is the owner, the lien will attach to the land even though the property is not identified in the instrument. The only way for the Title Company to verify the existence of such liens is with a "Statement of Information" completed and signed by the seller and buyer. This is mandatory in all transactions, but more so when the party has a common name. (On some common names there may be over 200 individual liens and judgements to review.)

In these days of short sales and foreclosures, we find more and more tax liens, judgements or other similar matters against the parties. In order for "Title" and "Escrow" to deal with these, they need to be identified very early on in the transaction. All too often, the Statement of Information needed to clear these matters is not given to the Title Company until a day or two prior to the scheduled closings, In those cases, if a lien is found, it may cause a delay, or cancellation of the sale.

**I/we have read and understand this document:**

Signature: \_\_\_\_\_ Date \_\_\_\_\_

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date \_\_\_\_\_

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date \_\_\_\_\_

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date \_\_\_\_\_

Printed Name: \_\_\_\_\_

## Exhibit I - Income Explanation Affidavit

All household members that are 18 years or older that are not employed but receives or will receive some source of funds/money must complete this form – one per person

Name: \_\_\_\_\_ Date \_\_\_\_\_

Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

1. I hereby certify that I **DO NOT** individually receive income (now or during the next 12 months) from any of the following sources:

- a. Wages from employment (including commissions, tips, bonuses, fees, etc.),
- b. Income from operation of a business;
- c. Rental income from real or personal property;
- e. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- f. Unemployment or disability payments;
- g. Public assistance payments;
- h. Constant gifts (non-sporadic);
- i. Sales from self-employed resources (Online Sales, Ebay, Amazon, Etsy, Avon, Mary Kay, Babysitting, etc.);
- j. Any other source not named above **except from the sources mentioned below.**

2. No imminent change is expected in my financial status or employment status during the next 12 months. **The only type of income/funds I receive or will receive during the next 12 months is:**

**Please select (mark the box) of the type of income that you receive and/or will receive in the next 12 months:**

- Alimony \$ \_\_\_\_\_ Per month
- Child Support for \_\_\_\_\_ \$ \_\_\_\_\_ Per Month
- Other (Example: Grants, Scholarships, ETC) Source \_\_\_\_\_ \$ \_\_\_\_\_ Per Month
- Other - Source: \_\_\_\_\_ \$ \_\_\_\_\_ Per Month

3. I agree to submit proof (paystubs, bank statements, complete tax forms, w-2, 1099's and all schedules) for any particular time frame even after closing the transaction to ensure this affidavit is accurate, in a timely manner, as requested by the City or its Administrator.
4. I understand that inaccurate information/or certifications made in my behalf will disqualify me and my household and we will be in violation of the Home Buyer Program and Deed Restrictions if selected to purchase a home.

**Signatures and Notarization on page 2**





## Exhibit I - Income Explanation Affidavit

Under penalty of perjury, I certify that the information presented in this **Income Explanation Affidavit** and certification is true and accurate. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information will result in the disqualification of your application to purchase a home or for some of the potential sources of purchase funding.

**Certification:** The undersigned hereby certified that to the best of his/her knowledge and belief each of the foregoing statements is true and correct and each of them is consistent with the information submitted by the applicant in connection with his/her application. The undersigned understands that these certifications are made under penalty of perjury and may be prosecuted to the fullest extent of the law and any inaccurate statements will impact the household's eligibility.

Signature	Date	Social Security #

**A Notary completes the portion below:**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

JURAT

County of \_\_\_\_\_

Subscribed and sworn to (or affirmed) before me on this \_\_\_\_ day of \_\_\_\_\_, 20\_\_

By \_\_\_\_\_  
Name of Signer(s)

Proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(Seal)

Notary Signature \_\_\_\_\_



# Standard Document Checklist



## Standard Home Buyer Program Document Checklist

**PLEASE USE THIS CHECKLIST** to ensure that you submit COPIES of ALL of the following required documents and forms **IN THIS ORDER** with your Home Buyer Program Application. Incomplete and outdated packages will NOT be processed. The items for ALL the adult household members also need to be turned in even if they are not purchasing the home. If there are more than 2 household members that are 18 years and older, please use additional forms. All the documentation must be the most current for the time frame requested. Outdated documentation is not acceptable and a new application package will need to be resubmitted by the initial deadline for each opportunity.

**Caution:** This is a standard list. Some Cities will require additional items to determine eligibility. Please use the “Addendum to the Document Checklist” for each City to ensure your application is complete.

<b>Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package) Please remember that you must include documentation for all members of your household even if they will not be listed as owners.</b>	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18 years and older checklist</b>	<b>Household Member 18 years and older checklist</b>
<b>Print Household Member Name:</b>				
Standard Document Checklist (this form) <b>AND</b> Addendum to the Document Checklist (if applicable)				
Home Buyer Program Application <b>Part 1, 2 and 3</b> - signed and dated - <b>not more than 30 days old</b>				
<b>Exhibit A</b> - Explanation of Deposits Form <b>AND</b> paper trail – for the most current past <b>3 months</b> . If you are self-employed, the most current past <b>6 months</b> . Any unexplained deposits without a paper trail will be counted as income. The deposits must be organized, easy to follow and numbered so that they can be matched with the paper trail and the bank statements. <b>This is required for all the bank statements that needed for the City you are applying for.</b>				
<b>Exhibit B</b> - Zero Income Affidavit Form, notarized - <b>not more than 30 days old</b>				
If an adult member claims zero income: provide current school schedule, if applicable. If the adult is not attending school, please indicate that. <b>Current semester or school year</b>				
<b>Exhibit C</b> - Letters of explanation - Please use if you need to explain anything - Both applicants should sign the form (and adult household members, if applicable) - <b>not more than 30 days old</b>				

<b>CONTINUED</b> <b>Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package)</b>	Applicant Checklist	Co-Applicant checklist	Household Member 18 years and older checklist	Household Member 18 years and older checklist
<b>Print Household Member Name:</b>				
<b>Exhibit D - Housing Program Application Affidavit - not more than 30 days old</b>				
<b>Exhibit E - Applicants' and Adult Household Members Certifications &amp; Authorization, signed and dated - not more than 30 days old</b>				
<b>Exhibit F, G and H Program and Lottery Disclosures Not more than 30 days old</b>			n/a	n/a
<b>Exhibit I – Income Explanation Affidavit Form, notarized (if the only type of income received is child support and/or alimony, grants, scholarships, etc.) Not more than 30 days old</b>				
<b>Exhibit J - City Preferences and Conflict of Interest Form AND proof you meet the preferences. See Exhibit J for the items needed depending on the preference you select. Not more than 30 days old</b> <u><b>This exhibit can be found by going to city webpage→Getting Started → Homebuyer Info page. Then scroll down until you see the Exhibits</b></u>				
Paycheck Stubs: must be consecutive – can't be missing any in between pay periods. They should also include the Year to date earnings and totals. <b>Most current 3 months</b>				
Income Statements/stubs for Unemployment, SSI, SSA, Disability, Benefits or Pensions, consecutive – make sure you are not missing any in between. <b>Most current 3 months</b>				
<b>Current</b> Benefit letters if receiving Unemployment, SSI, SSA, Disability, Benefits or Pensions, or other income, all pages.				
<b>Certified Year to Date Profit &amp; Loss Statement (YTD P&amp;L):</b> For Self-Employment, business owners, 1099 contracted, online sales, babysitting, house-sitting, pet-sitting, sales, side jobs, cash earnings, etc. – this is needed even if you don't consider it self-employment and don't report it in your tax returns. <b>NOTE:</b> The statement must include this wording: I/we certify under penalty of perjury that my/our YTD P&L is true and correct. I/we understand that HouseKeys reserves the right to request a YTD P&L statement for any particular time frame certified/audited by a Licensed CPA at the applicant's expense if needed. <b>It should include information from January to the current month you are submitting the application. Do not lump different businesses together; each one needs its own YTD P&amp;L statement. It must be notarized. Ask the Notary to attach a Jurat form to it.</b>				

<b>CONTINUED</b> <b>Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package)</b>	Applicant Checklist	Co-Applicant checklist	Household Member 18 years and older checklist	Household Member 18 years and older checklist
<b>Print Household Member Name:</b>				
Verification of Student financial aid (how much you have received year to date and what you expect to receive in the next 12 months) AND the cost of education for that semester or year				
Verification of Previous Employment for the past 2 years. If you left a job for that time period, submit proof you no longer work there (proof must be on the company letterhead, signed and dated by the previous employer) <b>Not more than 30 days old.</b> Older employer letters may be acceptable under the discretion of the underwriter.				
Copies of W-2s and 1099 Forms for the past 3 years, ALL forms.				
Federal Income Tax Returns: <b>all</b> pages, <b>all</b> schedules for the past 3 years. – Signed				
If applicable, Corporate Tax Return for the <b>past 3 years</b> , all pages and schedules				
If you owed federal or state income taxes for any of the past 3 years, submit proof they were paid.				
If you or any adult in your household, was NOT required to file Income Taxes for any of the past 3 years, please submit an Exhibit C Form to indicate that. Make sure to include the person's full name, birthdate and the tax year. It needs to be signed and dated by the household member and the applicants. Also attach proof from the IRS that it was not required.				
Gift Letter(s) – obtain Gift letter from your Loan Officer Signed and dated - <b>Not more than 30 days old.</b>			n/a	n/a
For Gifts: Donor's current bank statement showing enough funds to cover the gift. <b>All</b> pages - <b>Not more than 30 days old.</b>			n/a	n/a
<b>ALL</b> Checking and Savings Account Statements, <b>all</b> pages. – <b>The actual statements are required; activity summaries or other reports are not acceptable. The most current 3 months. If you get quarterly, we need the last 2 statements.</b>				
Retirement Accounts Statements – <b>The actual statements are required; activity summaries or other reports are not acceptable. The most current 3 months. If you get quarterly, we need the last 2 statements.</b>				

<b>CONTINUED</b> <b>Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package)</b>	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18 years and older checklist</b>	<b>Household Member 18 years and older checklist</b>
<b>Print Household Member Name:</b>				
<b>All other Investment Account Statements, Stocks, bonds and mutual funds -If the applicant does not receive a statement, provide evidence the security is owned by the applicant and verify value using current stock prices from a financial publication or website. The most current 3 months. If you get quarterly, we need the last 2 statements.</b>				
<b>All Financial Accounts (e.g. Venmo, Apple Pay, Paypal, etc.) printout for the last 3 months. Must also use Exhibit A for these accounts. Deposits must be explained and paper trailed.</b>				
<b>NOTE: If any person in the household is self-employed or earns income on the side, instead of submitting 3 months of statements, we need the most current 6 months and/or the last 3 quarterly statements</b>				
Separation or Divorce Decree (if applicable) – <u>all</u> pages				
Dissolution of Marriage - Final Settlement Statement, all pages				
Spousal Alimony or Child Support Court orders (If applicable) <b>most current</b>				
Child Custody Court arrangements and agreements, all pages - <b>most current</b>				
<u>For divorced, separated, or single parents: Spousal Alimony and /or Child Support:</u> Submit Verification for the amount of income received for the last <b>12 months</b> <b>OR</b> proof you didn't receive any income in the last 12 months. If you don't have an account open, provide evidence from the County too. This can be obtained from the State/County Child Support Office. You may need to go to the county personally to get verification you don't have an account, if that's the case.				
Social Security Cards – <b>clear</b> copies				
Driver license or CA ID – <b>clear</b> copies - <b>valid, not expired</b>				
US Permanent Residency Card, if applicable – <b>clear</b> copies, <b>valid, not expired</b>				
Homebuyer Education Certificate from all applicants that will be on the title of the home. The certificates are good for not more than 2 years since completion. Online classes will be temporarily accepted due to the virus. All certificates must be issued from a HUD approved agency.				

<b>CONTINUED</b> <b>Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package)</b>	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18 years and older checklist</b>	<b>Household Member 18 years and older checklist</b>
<b>Print Household Member Name:</b>				
If you <b>owned</b> a home(s): Copy of HUD-1 Settlement Statement, Short sale settlement statements <b>or</b> foreclosure documents				
If you own a mobile home – <b>1) the address 2) balance print out if you are still paying it off</b> Address _____				
Proof of Rental/Housing Payment History for the <b>past 6 months:</b> If you pay by direct deposit, please circle the amounts on your bank statements. If paid by check, copies of the cleared checks or copies of money orders.				
Car loans (or other types of loans): if you co-signed for a car loan that is showing up on your credit report, it will be counted against your debt unless you submit proof you are not on the vehicle's registration, not on the purchase contract, and not on the car note. For other loans, submit sufficient proof that you are not legally responsible for the payment.				
Student loans: Submit a <b>current</b> copy of each loan statement. It should include the loan number, loan balances, terms of payment, and monthly payment for each (even if they are deferred). If deferred, we need to know how much the monthly payment would be if it was not deferred and how long it's deferred for.				

<b>Items needed by all Household members 17 years old and younger:</b>	<input type="checkbox"/> <b>Birth Certificate</b> – if not in English, the certificate also needs to be translated and the translator needs to certify that he/she is competent to translate from that language to English. It needs to be notarized.
------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

NEXT PAGE

## Home Buyer Program Document Checklist for the Lender Items

The applicants are responsible to give their Loan Officer enough time to prepare and to submit the following items in their behalf at the same time the applicant submits their application package to HouseKeys by the deadline. Please coordinate with them. Your file is incomplete without these items.

Yes, I/we the applicant(s) understand and agree.

Applicant initials: \_\_\_\_\_ Co-applicant Initials \_\_\_\_\_ Date \_\_\_\_\_

Loan Officer Name \_\_\_\_\_

<b>Other Items Needed</b>	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18 years and older checklist</b>	<b>Household Member 18 years and older checklist</b>
<b>Print Household Member Name:</b>				
Pre-approval letters for your First Mortgage – it must include the following information: Price of the home, Loan product, interest rate, the first mortgage amount, Loan to value, amount for each down payment assistance (and source) that will be used and amount of buyer contribution. <b>Not more than 30 days old.</b>			N/A	N/A
Pre-approval letters for any down payment assistance and closing cost assistance that will be used – <b>Not expired, current.</b>			N/A	N/A
<b>Current</b> 1008 Form with acceptable ratios not greater than 40/45% - some programs may require lower ratios.			N/A	N/A
<b>Current</b> Residential Loan Application 1003 Form, signed and dated			N/A	N/A
Credit Report – each applicant even if is a non-borrowing spouse, partner, domestic partner or co-applicant must submit a credit report and have a credit score of at least 620. Caution: Some down payment assistance programs and loan products require at least 680. <b>Not more 90 days old</b>			N/A	N/A
DU (Desktop Underwriter Forms) <b>Not more than 30 days old.</b>			N/A	N/A



<b>Other Items Needed</b>	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18 years and older checklist</b>	<b>Household Member 18 years and older checklist</b>
<b>Print Household Member Name:</b>				
Verification of Employment (VOE form) – <b>not more than 30 days old</b> - Needed for all adults regardless if they will be on the mortgage or title of the home				
Verification of <u>Previous</u> Employment for current year and past year - a letter from the previous employer(s) on company letterhead, signed and dated by the employer is acceptable. <b>Not more than 30 days old.</b>				
<b>ALERT and CAUTION:</b> First Mortgage Credit Approval (listing the Lender’s Underwriters conditions) and Lender’s Underwriter Income Calculations will be required before the file is submitted to the Program Underwriter (after the drawing). If you are not ready with these items your place in line for a home may be impacted. <b>Not more than 30 days old.</b>			N/A	N/A

**Certifications:**

Yes, I/we the applicant(s) understand and agree that we must work quickly and diligently with the Administrator, Lender, Title Company, City and other agencies and submit the documentation requested by the deadlines. I/we understand that they have the right to request any additional documentation or updates as needed.

I/We certify that I/we are submitting all the items indicated on the **Standard Home Buyer Document Checklist** and the **Addendum to the Home Buyer Document Checklist** as applicable by the deadline. I/we also understand that if our application is incomplete or outdated it will not be processed.

I/we understand that ALL the documentation must be the most current for the time period requested. Outdated documentation is not acceptable. I/we understand that a new application file/package (forms, supporting documents on the checklists, or any additional documentation) will need to be resubmitted for each opportunity, by the deadlines. We/I understand and agree that if we fail to submit all the information and documentation requested on time, they will move on the next applicant immediately.

**Date** \_\_\_\_\_

Print Name \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Co- Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_