

Loan Application (1003) Down Payment Assistance Addendum:

Property Address: _____ Parcel #: _____
 Equity Share Provision yes / no (please circle one) Primary Borrower Email: _____

Program	Program Loan Amount	Notes
Example: City of San Jose	\$ 25,000	Teacher Assistance program
City of	\$	
Housing Trust of Santa Clara County	\$	
Santa Clara County Teacher Bond	\$	
Other	\$	
Other	\$	

Number in Household: _____

Name: _____ Age: _____ Name: _____ Age: _____
 Name: _____ Age: _____ Name: _____ Age: _____

City Teacher Program:

Credential Held: _____ Name of School: _____ Phone #: _____
 School Address _____

Have you owned a home in the last 1 2 3 years? (Circle one) or Have not owned yes/no (circle one) Notes: _____

Acknowledgements:

The undersigned specifically acknowledges(s) and agrees that:

1. The property will not be used for any illegal or prohibited use;
2. The property will be occupied by applicant(s) solely as a private residence. If this changes, all entities checked above will be notified.
3. All statements made in this application are made for the purposes of obtaining the loan indicated herein;
4. Verification of any information contained in the application may be made at any time by all entities;
5. All entities will rely on the information contain in the application
6. I/We have a continuing obligation to amend and or supplement the information provided in this application
7. My/our gross annual household income does not exceed the program guidelines adjusted for household size;
8. If applicable, I/We hold a current teaching credential that is eligible under the Program and am/are employed full time as a public school teacher (grades K-12 at a school that is located within the City of _____ municipal boundaries or at a public school where the majority of students served are San Jose residents;
9. I/We further understand that certain restrictions concerning occupancy and resale may or may not be recorded against the property.
10. If applicable, a sample copy of the Affordability Restrictions has been received
 Borrower Initials _____ Co-Borrower Initials _____
 I/we certify that the information provided in this application is true and correct as of the date set forth opposite my/our signatures(s). I/we are aware that willfully and knowingly falsifying information may lead to criminal prosecution.

Borrower	Date	Co-Borrower	Date
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Authorization For Credit Information

I/We have applied for a Real Estate Loan with the City of San Jose Homebuyer Program. You are authorized to release any information required by the lender to complete the processing of the loan request, regarding employment, account balances, and/or credit. A photocopy of this consent is considered as valid as the original.

Borrower	SS#	Date
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Co- Borrower	SS#	Date
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Fair Lending Notice

Under the Federal Fair Hosing Act, it is illegal, on the basis of race, color, religion, national origin, ancestry, age, marital status, physical or mental disability, pregnancy, sexual orientation, sex or actual or perceived gender identity, or familial status (having children under the age of 18) to:

- Deny a loan for purpose of purchasing, construction, improving, repairing, or maintaining a dwelling; or
- Discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property.

Under the Equal Credit Opportunity Act, it is illegal to discriminate in any credit transaction:

- On the basis of race, color, religion, national origin, ancestry, age, marital status, physical or mental disability, pregnancy, sexual orientation, sex or actual or perceived gender identity, or familial status (having children under the age of 18):
- Because income is from public assistance; or
- Because a right was exercised under the Consumer Credit Protection Act.

If you believe you have been discriminated against you should send a complaint to the:

U.S. Department of Housing and Urban Development
 Fair Housing Enforcement Division
 450 Golden Gate Avenue
 San Francisco, CA 94102-3448
 Telephone: 1-800-347-3739

I/We have received a copy of this notice.

Borrower	Date	Co-Borrower	Date
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