



COUNTY OF FRESNO
HOME BUYER ASSISTANCE PROGRAM APPLICATION
 (See Reverse for Instructions)



APPLICANT INFORMATION

1	Name of applicant:		2	Name of co-applicant:	
3	Mailing address of applicant:	Street:		City:	Zip:
4	Address of home being purchased:	Street:		City:	Zip:
5	Lender's Name:				
6	Contact Person:		Phone Number:		Fax Number:
7	Mortgage Bank:		Address:		City, State and Zip
8	Contact Person:		Phone Number:		Fax Number:

ELIGIBILITY

9	Will the applicant use the home as his/her principal residence? <input type="checkbox"/> Yes <input type="checkbox"/> No	10	Has applicant completed Homebuyer Training Course? (attach certificate) <input type="checkbox"/> Yes <input type="checkbox"/> No	11	Is the home being purchased currently occupied by a tenant? (See instructions on reverse.) <input type="checkbox"/> Yes <input type="checkbox"/> No
12	Was the home built prior to 1978? <input type="checkbox"/> Yes <input type="checkbox"/> No	13	Gross monthly household income \$ _____	14	Is applicant currently a resident of Public Housing? <input type="checkbox"/> Yes <input type="checkbox"/> No

15	List all household members who will live in new home:						
	Relationship	Sex	Age	D.O.B.	Social Security #	Elderly Y/ N	

HUD TRACKING REQUIREMENTS

16	Is applicant/co-applicant handicapped? <input type="checkbox"/> Yes <input type="checkbox"/> No	17	Is applicant a female head of household? <input type="checkbox"/> Yes <input type="checkbox"/> No	18	Is Applicant a Farm Worker? (See reverse for instructions) <input type="checkbox"/> Yes <input type="checkbox"/> No
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RACE

19 **The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so.** The law provides that a lender may not discriminate either on the basis of this information, or whether you choose to furnish it. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname.

American Indian or Alaska Native	Asian and White
Asian	Black or African American and White
Black or African American	American Indian or Alaska Native and Black or African American
Native Hawaiian or Other Pacific Islander	American Indian or Alaskan Native and White
White	Other

20 HISPANIC / LATINO ETHNICITY

(Please check one category)

HISPANIC OR LATINO	NOT HISPANIC / LATINO
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LENDER'S CALCULATION OF AMOUNT OF HAP LOAN

21	Sales price of home:	\$
22	Closing costs including prepaid expenses:	\$
23	Total cost of purchase (line 21 & 22):	\$
24	Loan amount to be financed by primary lender:	\$
25	Borrower's contribution(minimum requirement 1.5% line 21)	\$
26	Add lines 24 and 25	\$
27	Gap Assistance needed (subtract line 26 from line 23)	\$
28	Maximum allowable HAP assistance (20% of line 21 plus eligible closing costs)	\$
29	HAP amount (lesser of line 27 or 28)	\$

LENDER'S CERTIFICATION OF ELIGIBILITY

30 I have reviewed the foregoing information and attachments and find they are true and accurate to the best of my knowledge and that applicant is eligible for assistance from the County of Fresno's Homebuyer Assistance Program in the amount shown on line 29.

31	Name of Underwriter: _____	32	Signature of Underwriter: _____	Date: _____
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COUNTY OF FRESNO APPROVAL

Recommended for Approval		Approved	
By: _____	Date: _____	By: _____	Date: _____

THE COUNTY WILL CHECK ITS FILES TO DETERMINE IF THE BORROWER(S) OWES ANY MONEY TO THE COUNTY. IF SO, THE COUNTY WILL REQUIRE REPAYMENT OF THIS DEBT PRIOR TO RELEASING LOAN APPROVAL.

1. Type or print legibly the applicant's name as it is to appear on Promissory Note.
2. Enter co-applicant's name as it is to appear on Promissory Note.
3. Enter mailing address where applicant(s) is currently residing.
4. Enter address of home being purchased.
5. Enter Lender's name.
6. Enter contact person's name, phone number and fax number.
7. Enter Mortgage Bank name and address.
8. Enter Bank contact person's name, phone number and fax number.
9. In order to be eligible for HAP, the home must be primary residence for all applicants. No co-signers allowed.
10. If the home being purchased is located within the incorporated limits of a Fresno County city, enter the city's name. Telephone the County Office at 262-4292 prior to submitting this application to ensure that this city is presently participating in the HAP Program.
11. If property is not owner occupied, the Seller must certify (**Form 209, Voluntary Arm's Length Agreement**) property has been vacant for three (3) months or more prior to buyer's selection of home. If property is currently occupied by a tenant, the Seller certifies tenant received a written notice prior to occupying the residence of the possibility that tenant will be asked to move if property is sold and that relocation assistance will not be provided. The Seller will provide the County with a copy of this written notice.
12. HAP application package for **ANY** home built prior to 1978 must include: **1)** verification that applicant has received the "Protect Your Family From Lead in Your Home Pamphlet, (#EPA 747-K-001 April 2001, **AND 2)** a Compliance Inspection Report (HUD Form 92051) signed by a certified person indicating that all conditions have been satisfied is required.
13. Monthly income is gross annual income divided by twelve. Annual income is the anticipated total income from all sources received by each person living in the household. It includes, but is not limited to the full amount, before any payroll deductions, of wages, salaries, overtime pay, commissions, fees, tips, and bonuses. It includes interest, dividends, and net income from operation of a business.
14. Indicate whether applicant is currently a resident of public housing.
15. List all people who will live in residence.
16. If either applicant or co-applicant is handicapped, please check "yes". Otherwise, check "no".
17. If applicant is female, and head of household please check "yes". If applicant is male, please check "no".
18. Is Applicant a Farm worker? Farmworker means a farm employee of an owner, tenant, labor contractor, or other operator raising or harvesting agricultural commodities; or a worker in the employ of a farm operator, handling planting, drying, packing, grading, storing, delivering to storage or market, or carrying to market agricultural or aquacultural commodities produced by the operator, including the timber industry.
19. Enter Race of Head of Household.
20. Enter Ethnicity of Head of Household.
21. Enter the sales price of property.
22. Enter the total for all closing costs including prepaid expenses.
23. Enter the sum of lines 21 and 22.
24. Enter the loan amount to be financed by primary lender.
25. Enter borrower's contribution.
26. Enter the sum of lines 24 and 25.
27. Subtract line 26 from line 23 and enter answer.
28. Enter the sum of line 21 (20% of sales price) plus line 22 (closing costs).
29. Enter the lesser of line 27 or line 28.
30. This is the certification made by the underwriter when he or she signs on line 32.
31. Enter the name of the underwriter.
32. The underwriter certifies by signing and dating application here.