

## **Affordable Homeownership Opportunity in Anaheim (AHOA)**

Affordable Housing Clearinghouse in partnership with Mary Erickson Community Housing and the County of Orange Housing is proud to provide an Affordable Homeownership Opportunity in the City of Anaheim, CA. This homebuyer opportunity is available to eligible applicants who qualify. Please note the following timeline (dates are subject to change):

- March 5, 2017 – Open House (12pm to 4pm)
- March 12, 2017 – Open House (12pm to 4pm)
- March 17, 2017 – Application deadline 4pm
- March 23, 2017 – Lottery will take place (Time & Location – To Be Determined) applicants whose applications are complete will be notified.
- March 24, 2017 – Lottery results will be announced

All eligible mortgage ready applicants will be assigned a number once a completed application is received. All numbers will then be placed in a lottery pool for the drawing to take place on March 23, 2017. A third party will conduct the lottery and all parties who participated will be notified of the results.

### **Step 1: Contact Affordable Housing Clearinghouse**

Contact the Affordable Housing Clearinghouse for information, to request an application and determine eligibility.

Affordable Housing Clearinghouse  
23861 El Toro Road, Suite 401  
Lake Forest, CA 92630  
(949) 859-9255  
(949) 859-8534 Fax

### **Step 2: Complete Program Application**

Read and complete Eligibility Determination Form, Affidavit, and Borrower Certification and Authorization Form (see Items Required for Eligibility checklist). The completed forms and verification documentation will be submitted to Affordable Housing Clearinghouse to determine eligibility along with a fee of \$40 (please note, the application fee is nonrefundable) in the form of a cashier's check or money order.

### **Step 3: Get Pre-Qualified with Lender**

Select a lender and get pre-qualified for a mortgage loan. Gather items required for the first mortgage loan (see Items Required for AHOA Application). You can use a lender of your choice for your mortgage loan, all applicants must be pre-qualified. There is downpayment assistance available for eligible applicants, see list of Available Homebuyer Assistance Programs. Please contact us to set up an appointment if you want to learn more about the various sources of financing available to complete the purchase. Please note if you select to use the CalHOME program you will need to contact NeighborWorks OC for questions on their program and requirements.

#### **Step 4: Complete Homebuyer Education Seminar**

You must complete a homebuyer education seminar with an approved HUD Certified Counseling Office. Upon completion you will receive a certificate, however this certificate is only good for one year. You can apply for the homeownership opportunity prior to completing the workshop as long as the certificate is received before the scheduled closing date if you are selected.

#### **Step 5: Submit Program Application and Pre-qualification Letter from Lender**

After you are pre-qualified for your first mortgage loan, your lender of choice may submit a copy package containing your program loan application forms, credit report, and all required documentation to the Affordable Housing Clearinghouse or you can submit items directly for eligibility by the **deadline of Friday, March 17<sup>th</sup> at 4:00pm**. The Affordable Housing Clearinghouse will notify you of your eligibility for the lottery. If you are selected for one of the homes after the lottery is complete, then you will need to obtain a pre-approval. Your lender will complete the pre-approval before you open escrow on the purchase of a property. Approval is valid as long as there are no changes affecting the eligibility of the applicant.

#### **Step 6: Identification of Property**

Once you are pre-approved, you can work with any real estate agent to begin the purchase process. There are only two properties available. No additional properties at this time are available or forthcoming. If your name is drawn, you will need to submit a purchase offer within seven days or contact us if you need more time, otherwise we will assume you are no longer interested and move to the next eligible household in line. A real estate agent may assist you with the process. When submitting an offer and proposing an escrow closing date, please allow additional time for the transaction to complete. When the purchase offer is accepted and executed by all parties, escrow is opened.

#### **Step 7: Final Approval**

When escrow is opened, you must contact the first mortgage lender and the Affordable Housing Clearinghouse to complete the process. To provide final loan approval, the Affordable Housing Clearinghouse will need to receive several items including, but not limited to, all of the conditions of the loan pre-approval, a fully executed purchase agreement, escrow instructions, a preliminary title report, an appraisal report, a home inspection report, and any updated information if applicable. Most of these items may be provided by your first mortgage lender. All information provided as part of the Eligibility form is subject to verification. After all documentation is received, the application will receive final approval. Any missing documentation may delay the process.

#### **Step 8: Execution of Loan Documents and Disclosure Statement**

After the required documents are submitted and complete, they will be sent to the escrow agent for you to review and sign. You will receive a Promissory Note detailing your loan obligation, Deed of Trust securing the loan against the property, and a Borrower Disclosure Statement. You will have the opportunity to review the documents and ask questions or clarify before executing the documents.

#### **Step 9: Closing and Homeownership**

After your executed loan documents are received from the escrow agent, we will complete the final review and fund the loan. Any missing documentation may delay the process. When the conditions set forth in the purchase agreement are completed, the loan will close and the deed of trust will be recorded. You will need to make payments on your first mortgage loan. You will be responsible for notifying the County of a change in occupancy.





**Rare opportunity for Low Income Homeownership in Anaheim, CA  
One of Two Newly Constructed Homes  
Estimated Sales Price \$459,000!**

**Affordable Homeownership Opportunity in Anaheim (AHOA)**

**Program and Down Payment Assistance Summary**

**Program Description:**

Non-profit affordable housing developers Affordable Housing Clearinghouse (AHC) and Mary Erickson Community Housing (MECH), sellers are offering for sale two, newly constructed, single family homes for homeownership to qualified Low-Income (80% AMI) households in the City of Anaheim. The two California Classic homes are under new construction with 3 bedrooms, 2 full baths, including a master suite. Each home is identical in layout, Americans with Disability (ADA) friendly with attached two car garage, and with front and back yards. Living room features gas fireplace with pony counter to kitchen with eating bar and energy efficient features throughout. Each home is for sale at approximately \$459,000. Addresses will be provided to inquirers.

Each of two homes will be available for purchase by buyers who have successfully submitted the AHOA Application per the stated requirements by lottery. Please see below for lottery mechanics.

To help ensure affordability, Seller will refer but not guarantee, qualified low-income applicants to multiple sources of optional down payment assistance or silent second mortgages. This Program and application covers two areas 1) the opportunity to purchase one of the two Program homes and 2) apply for down payment assistance from two sources including from Orange County Community Services (OCCS). See Down Payment Assistance below for more details. Buyer must apply and qualify separately for a first mortgage and additional optional sources of additional down payment assistance as needed.

**Optional Down  
payment assistance  
available:**

Up to \$213,000 from optional multiple sources such as:

- Up to \$57,500 from CalHOME/NeighborWorks Orange County, 3% loan due in full in 30 years (must apply separately from this application)
- Up to \$15,000 from WISH participating lender, forgivable in 5 years (must apply separately from this application)
- Up to \$61,560 from Affordable Housing Clearinghouse (AHC), forgivable in 15 years
- And \$78,500 from County of Orange Community Services (OCCS) with occupancy and resale covenants.

If more assistance is required, other sources may be available.

**Purchase Price:**

\$459,000 (actual sales price may vary slightly depending on income and downpayment assistance)





**Closing Costs:** Borrowers are required to pay usual and customary loan fees, closing costs, and reserves, as in any purchase transaction. See below for minimum contribution.

**Minimum Buyer Contribution:** Minimum 3.5% of purchase price contribution required. Buyer may use gift or grant for closing costs after 3.5% contribution is met.

**Cash Reserves:** First mortgage lender may also have reserve requirements.

**First-Time Homebuyer:** All buyers on title must be first-time homebuyers defined as follows:

- Someone who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property with CalHome funds; or
- A displaced homemaker (see CalHome Definition) who owned a home; or
- A single parent (unmarried or legally separated) who owned a home with custody of minor child(ren); or
- An individual who has only owned a mobile home (see CalHome definition).

<b>Maximum Household Income (2016):</b>	<u>Household Size:</u>	<u>Income:</u>
	1	\$54,600
	2	\$62,400
	3	\$70,200
	4	\$78,000
	5	\$84,250
	6	\$90,500
	7	\$96,750
	8	\$103,000

Applicant(s) must have a gross annual household income that does not exceed 80% of the Orange County area median income, adjusted for family size.

When considering gross income, all household residents eighteen (18) years or older are included and projected for 2017 going forward

**Citizenship/Residence Status:** All applicants on title and loans must provide evidence of U.S. citizenship or permanent resident alien status, e.g., birth certificate, valid US Passport, or Permanent Residence card, etc.

**Eligible Properties:**

- One of two single-family residential detached Program homes.
- Each has front and backyard as well as attached 2 car garage.
- New construction 3BR/2BA is located near 91 FWY in Anaheim.
- All borrowers on title must occupy property as their primary residence during 30 year period
- Exact addresses will be shown at a later date

**Underwriting:** Underwriting decisions by the first mortgage lender (credit, debt ratios, etc.).





**Credit:** At time second mortgage loan is recorded:

- No minimum credit score
- No credit accounts past due at time loan is recorded

**First Mortgage Loan Requirements:**

- Applicants to obtain 30-year first mortgage loan from lender of choice
- First mortgage lender required to establish impound accounts for taxes and insurance for the term of the first mortgage.
- First mortgage loan must have fixed interest rate not more than current market rate (no ARMs).
- Buyer must meet underwriting and eligibility guidelines of first mortgage lender.

**Maximum Loan to Value (LTV):**

Combined loan to value should not be more than 100% of purchase price.

**Homebuyer Education Requirements:**

Buyer must obtain a pre-purchase Homebuyer Education certificate (register through Affordable Housing Clearinghouse or any HUD approved education provider). The certificate must be dated within the last 12 months from the date the application is received.

**Lottery Preference:**

Preference for applicants who live or work in Orange County.

**Lottery Mechanics**

The opportunity to purchase one of the program homes is selected by lottery with a preference for applicants who live and/or work in the County of Orange. Every qualified application will be placed in one of two pools 1) those who live/work in Orange County and 2) those who do not live/work in Orange County. Each applicant can only be placed in one of the two pools (one ticket per application). Opportunities to purchase each home will be offered in the order in which the tickets are drawn. If one purchase is unsuccessful, then the next numbered ticket will be offered the opportunity to purchase one of the two remaining homes.

Tickets will be drawn from one to a number equal to the number of total applications received starting with the Orange County pool first, then drawn from the non-Orange County pool. The first selected lottery ticket holder #1 from the Orange County pool will have the opportunity to open escrow to purchase one of the two program homes of his/her choice. The #2 ticket drawn from the Orange County pool will have the opportunity to open escrow on the other house. If either escrow is unsuccessful, then the next #3 selected ticket holder will be able to open escrow and so on to #4. Once the pool of Orange County-based applicants is exhausted, then the first drawn ticket holder from non-Orange County based applicants will have the opportunity to open escrow and so on. This lottery methodology helps to ensure fair and equitable opportunities for all program qualified homebuyers.





- Timeline:**
- December 3, 2016 to present - Applications and opportunities for inquiry
  - March 5, 2017 – Open House (12 to 4pm) Address TBD
  - March 12, 2017 – Open House (12 to 4pm) Address TBD
  - March 17, 2017 – Application deadline 4pm Hard Copy, Email or Fax complete package. Incomplete or late packages WILL NOT be accepted.

Submit via:

- 1) Hard copy Time stamped by Affordable Housing Clearinghouse office staff at: 23861 El Toro Rd, suite #401. Lake Forest, CA 92630. (in Chase Bank Building) Phone: (949) 859-9255,
  - 2) Email with time stamp at: [jabarca@affordable-housing.org](mailto:jabarca@affordable-housing.org), or
  - 3) Fax with time stamp at: (949) 859-8534
- March 23, 2017 – Lottery will take place (Time & Location – TBD) applicants who applications are complete will be notified.
  - March 24, 2017 – Lottery results will be announced
  - Contact us today for an appointment and to review your options.

Please contact AHC for questions and inquiries, we would be delighted to assist you!  
We are available Monday - Friday, 9AM to 5PM at (949) 859-9255, or email: [jabarca@affordable-housing.org](mailto:jabarca@affordable-housing.org)

Se habla Español!



**Available Homebuyer Assistance Programs  
Anaheim Homeownership Opportunity in Anaheim (AHOA)**

	Down Payment Assistance (DPA) Source				
Terms for Qualified Buyers	OCCS Land*^	AG Affordable Housing Clearinghouse (AG AHC)	NSP1 Affordable Housing Clearinghouse (NSP1 AHC)	CalHOME NeighborWorks OC (NW OC)	WISH
Amount	\$78,500	Up to \$25,902	Up to \$36,500	Up to \$57,500	Up to \$15,000
% Simple Interest	3.0%	0.0%	0.0%	3.0%	0.0%
Term	30 years, forgivable in full, no monthly payments	15 Years, forgivable in full, no monthly payments	15 Years, forgivable in full, no monthly payments	30 years, principle plus interest due in full, no monthly payments	5 years, forgivable in full, no monthly payments
Resale and Repayment Provision During Term	If less than Year 10, property must be sold only to 80% AMI household	Due in full if less than term	Due in full if less than term	Due in full if less than term	20% forgiven each year for 5 years
Opt Out Provision after Year 10	^Only after year 10, with interest, plus 18% to OCCS if profit from sale	NA	NA	NA	NA
<b>How to Apply:</b>	<b>*By completing the program application you are applying. Both homes will receive this assistance as part of the purchase.</b>	By completing the program application you are applying.	By completing the program application you are applying.	Contact NeighborWorks OC to apply and get information. www.nwoc.org (714) 490-1250 128 E. Katella Ave. Suite 200 Orange, CA 92867	Eligibility will be determined thru program application, after lottery WISH application will be completed by eligible buyers.

\* OCCS Land is the only required form of Down Payment Assistance; all other sources of DPA are optional to qualified buyers on an as needed basis

^ 18% of any profit from sale go to OCCS; if no profit, then no % profit due to OCCS

*If at any time there is a conflict between our materials and the Home Buyer Covenant documents by OCCS, those shall prevail.*

**For more information please contact (877) 990-5626**

## Items Required for Affordable Homeownership Opportunity in Anaheim (AHOA)

Households interested in the AHOA will need to submit their application no later than March 17, 2017 by 4pm to be considered for eligibility. Incomplete applications will not be reviewed. Down payment assistance will be available for households that qualify.

### Submit to Affordable Housing Clearinghouse for Affordable Homeownership Opportunity in Anaheim:

- Completed AHOA Application
- Signed AHOA Affidavit
- Pre-qualification letter from your lender
- Cashier's Check or Money Order for \$40 processing fee (non-refundable) payable to Affordable Housing Clearinghouse
- Signed Borrower Certification & Authorization form
- For any household members over the age of 18:
  - If they do not have income, sign Certification of No Income OR
  - If they do have income but are not on the loan application, provide the following: Pay stubs for the past 60 days, W-2 forms for the past 3 years, Signed Federal Tax Returns for the past 3 years, Bank Statement for past 2 months, Proof of Citizenship (Birth Certificate, Passport, Naturalization papers, Residency Card)
- Copies of *signed* federal tax returns for the last three (3) years
- Copies of W-2 forms for the last three (3) years
- Copies of paycheck stubs for the last two (2) months plus documentation of other income
- Copies of all bank statements for the last three (3) months
- Copies of statements for 401k, retirement funds, stock certificates, life insurance (if applicable)
- Evidence of U.S. citizenship or permanent resident alien status

**Note: Application fees, credit report fees, appraisal fees or other fees may be required by the participating lender. Please check with your lender.**





## Affordable Homeownership Opportunity in Anaheim (AHOA) APPLICATION AND AFFIDAVIT

TO THE HOMEBUYER:

Thank you for your submitting your application for the Affordable Homeownership Opportunity in Anaheim. It is most important that you take time to read and sign each page of this application before your lender forwards it to our office. You will be certifying that you understand the required eligibility guidelines, and believe that you and the purchase price of your residence meet those guidelines. If you have any additional questions, please feel free to phone Affordable Housing Clearinghouse, at (949) 859-9255.

### ABOUT THE INCOME REQUIREMENT:

The income information provided in the application must represent the current gross annual income of your household and must not exceed the program income limit of 80% Area Median Income (AMI). Find the applicable limit below, based on your household size for 2016 (most current income limits will apply):

<u>Household Size:</u>	<u>Income:</u>
1	\$54,600
2	\$62,400
3	\$70,200
4	\$78,000
5	\$84,250
6	\$90,500
7	\$96,750
8	\$103,000

Income is "annualized", meaning that total current monthly income is multiplied by twelve for a total projected annual amount. Income includes all of the following: monthly gross pay; overtime; part-time employment; bonuses; dividends; interest; royalties; pensions; Veterans compensation; net rental income; alimony; child support; public assistance; sick pay; social security benefits; unemployment compensation; and income derived from trusts, business activities or investments. Income limits only apply during the escrow process; they become irrelevant after the loan closes. When considering gross income, all household residents eighteen (18) years or older are included.

### ABOUT THE PURCHASE PRICE REQUIREMENT:

The purchase price must be the price that you and the Seller have agreed on, and must not exceed the program purchase price limit of *approximately* **\$459,000**. The purchase price means the cost of acquiring the residence, excluding usual and reasonable settlement or closing costs. If the buyer agrees to pay a cost usually paid by the seller, that amount must be included in the figure representing the purchase price.

### **AHOA AFFIDAVIT:**

The AHOA applicant is anyone who will go on title and/or who will be liable on the mortgage and occupy the residence. Each applicant must make the following certifications:

I, the undersigned, as part of my application for the Affordable Homeownership Opportunity in Anaheim (AHOA) from Picadilly Anaheim Affordable Homes, LLC (the "Program"), and in connection with a purchase of a home (the "Residence") and an application for a mortgage loan (the "Mortgage Loan") from a lender (the "Lender") of my choosing, do hereby state that I have carefully reviewed this document. I understand and agree with the answers on page one, and do furthermore certify the following:

1. I understand and agree that the information provided in the Household Information section of the application represents those people who I expect to initially share occupancy of the Residence with me. I understand that my spouse, whether on title or not, is an applicant for the AHOA and must sign this Application.
2. I certify that I am a first time homebuyer, who has not had an ownership interest in a principal residence within the three years immediately preceding the date of this application, and I do not and will not have an ownership interest in a principal residence prior to the date of the loan closing. A principal residence includes a single-family residence, a condominium, share in a housing cooperative, any manufactured home or mobile home, or occupancy in a multifamily residence owned by me. An ownership interest means ownership by any means, whether outright or partial, including property subject to mortgage or other security interest; it also includes a fee simple ownership interest, a joint ownership interest by joint tenancy in common, or tenancy by the entirety, or a life estate interest. I further certify that I will submit true and complete copies of my actual signed federal tax returns for the preceding three tax years, or such other written verification that is acceptable to the AHOA.
3. I certify that the Residence will be occupied and used as my principal place of residence within sixty (60) days of Mortgage Loan closing. I certify that the Residence will not be used as an investment property, vacation home, or recreational home and that no more than 15% of the area of the residence will be used in a trade or business. I certify that I will notify the Program in writing if the Residence ceases to be my principal residence.
4. If the loan application is for a loan on a newly constructed home I certify that the Residence has not and will not be occupied prior to loan commitment.
5. I certify that the Mortgage Loan is a first mortgage, not a replacement for an existing mortgage.
6. I certify that the information provided in the Gross Monthly Income section of the application represents my total household gross annual income, and does not exceed the income limits, as explained above.
7. I certify that the purchase price of the Residence does not exceed the purchase price limits. I further certify that no side deal or agreement, either written or verbal, is presently contemplated for the completion of or addition to this residence unless the estimated cost of such completion and/or addendum is included in the purchase price.
8. I certify that the information provided in the Assets section of the application represents my total assets, not including automobiles, furniture, household goods and personal items.
9. I certify that no person related to me has, or is expected to have, an interest as a creditor in the Mortgage Loan being acquired for the Residence.
10. I understand and agree that if downpayment assistance loan is issued to me, it may not be transferred.
11. I understand that the principal and interest payments are deferred for the term of the loan and due in the 30th year or upon sale or transfer of the property, when the property ceases to become owner-occupied, or upon repayment or refinancing of the first mortgage, whichever comes first, with the exception of transfers between surviving spouses continuing to reside in the property.

#### **CERTIFICATION OF THE APPLICANT**

I acknowledge and understand that this Affidavit, as completed above, will be relied on for determining my eligibility for AHOA. I acknowledge that a material misstatement negligently made by me in this affidavit or in any other connection with my application for the AHOA will constitute a federal violation punishable by a fine and possible criminal penalties imposed by law, and will be considered a default on the loan. I acknowledge that any false



pretense, statement, or misrepresentation or the fraudulent use of any instrument, facility, article, or other valuable thing or service pursuant to my participation in the purchase of AHOA is punishable by imprisonment or by a fine.

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

**CERTIFICATION OF THE LENDER**

Based upon reasonable investigation, the Lender has no reason to believe that either the applicant or the Seller of the Residence has made any negligent or fraudulent material misstatements in connection with the applicant's application for the AHOA loan, and submits the completed information above as accurate and true to the best of the lender's knowledge.

\_\_\_\_\_  
Print Name and Title of Lender Representative

\_\_\_\_\_  
Signature of Lender Representative

\_\_\_\_\_  
Date

**Office Use Only**

Funding Source(s):

- CalHome Amount: \$ \_\_\_\_\_
- AHC downpayment assistance (not to exceed \$45K): \_\_\_\_\_
- WISH downpayment Assistance (Lender Name: \_\_\_\_\_)
- Other program (please specify): \_\_\_\_\_



## Borrower Certification & Authorization

The undersigned certify the following:

1. I/We have applied for downpayment assistance. In applying for the downpayment assistance,  
  
I/We completed an eligibility form and application containing various information on the purpose of the assistance, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that, Affordable Housing Clearinghouse, reserves the right to request additional information as needed throughout the loan process. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for downpayment assistance as part of the purchase of the Anaheim Affordable Homes. As part of the application process, the Affordable Housing Clearinghouse, may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to the Affordable Housing Clearinghouse any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. The Affordable Housing Clearinghouse may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the Affordable Housing Clearinghouse is greatly appreciated.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

**Affordable Homeownership Opportunity in Anaheim (AHOA)  
ELIGIBILITY WORKSHEET**

**APPLICANT INFORMATION**

Borrower		Co-Borrower	
Name		Name	
Address		Address	
City, State, Zip		City, State, Zip	
Date of Birth		Date of Birth	
Home Number		Home Number	
Work Number		Work Number	
Social Security		Social Security	
Email		Email	

**GROSS MONTHLY INCOME (include income for ALL persons in household)**

	Borrower	Co-Borrower	Other Household Member	Other Household Member
Gross monthly income	\$	\$	\$	\$
Overtime	\$	\$	\$	\$
Bonuses	\$	\$	\$	\$
Commissions	\$	\$	\$	\$
Dividends/Interest	\$	\$	\$	\$
Alimony/Child Support	\$	\$	\$	\$
Unemployment	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
Other monthly income	\$	\$	\$	\$
<b>TOTAL MONTHLY INCOME</b>	\$	\$	\$	\$

**PERSONS TO OCCUPY HOUSEHOLD (OTHER THAN APPLICANTS)**

Name	Age	Relationship
<b>TOTAL PERSONS IN HOUSEHOLD:</b>		

Have you owned a home that was your principal residence in the last three years?  Yes  No

Are you a U.S. citizen?  Yes  No

Are you a permanent resident alien?  Yes  No

Have you attended a homebuyer seminar?  Yes  No

Are you currently working with a Realtor?  Yes  No

List areas in which you are interested in purchasing:

\_\_\_\_\_

OFFICE USE ONLY

Qualifying Income  
for Household Size:

\_\_\_\_\_  
 Income qualifies



**Affordable Homeownership Opportunity in Anaheim (AHOA)**

**Certification of No Income**

I, \_\_\_\_\_, do hereby certify that I do NOT receive income from any source. I understand sources of income include, but are not limited to, the following:

Alimony	Annuities	Union Benefits
AFDC	Worker's Compensation	Disability
Family Support	Retirement Funds	Education
Employment	Grants/Work Study	Income from Assets
Unemployment	Self -Employment	Pensions
Compensation	General Assistance	Social Security
Child Support	SSI	Union Benefits

Inquiries may be made verify statements herein. I also understand that false statements or omissions are grounds for disqualification and/or prosecution under full extent of the Anaheim Affordable Homes.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed on \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_, California.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date