



County of Napa

Proximity Housing Program

Homebuyers' Assistance Loan Application

A Tradition of Stewardship
A Commitment to Service

Applicant		Section I: General Information		Co-Applicant	
Loan Applicant's Name (include Jr. or Sr. if applicable)			Co-Applicant's Name (include Jr. or Sr. if applicable)		
Social Security Number	Are you a citizen of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Other:		Social Security Number	Are you a citizen of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Other:	
Home Phone (incl. area code)		DOB (mm/dd/yyyy)	Home Phone (incl. area code)		DOB (mm/dd/yyyy)
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Unmarried (include separated, divorced, widowed)			Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Unmarried (include separated, divorced, widowed)		
Present Address (street, city, state, ZIP)			Present Address (street, city, state, ZIP)		
Years, Months at this address: _____ Years _____ Months			Years, Months at this address: _____ Years _____ Months		
Check one of the following: <input type="checkbox"/> Own <input type="checkbox"/> Rent			Check one of the following: <input type="checkbox"/> Own <input type="checkbox"/> Rent		
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address		

Applicant		Section II: Employment		Co-Applicant	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job Years _____ Months _____	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job Years _____ Months _____
		Type of Employment			Type of Employment
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Average Hours per Week _____	Annual Gross Salary \$ _____		Average Hours per Week _____	Annual Gross Salary \$ _____	
Average Hours per Year			Average Hours per Year		

Applicant		Section III: Homeownership History		Co-Applicant	
Have you owned a home or other real estate property previously? <input type="checkbox"/> Yes <input type="checkbox"/> No			Have you owned a home or other real estate property previously? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you currently own a home or other real estate property? <input type="checkbox"/> Yes <input type="checkbox"/> No			Do you currently own a home or other real estate property? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you ever had a property foreclosed on or given title of deed? <input type="checkbox"/> Yes <input type="checkbox"/> No			Have you ever had a property foreclosed on or given title of deed? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If any answers are "Yes" please explain:			If any answers are "Yes" please explain:		

Applicant		Section IV: Household Information		Co-Applicant	
<i>List all persons in household Excluding applicant or co-applicant Reporting full household income is REQUIRED, regardless of age of recipient or type of income</i>					
Household Member Name (Not listed by Co-Applicant, include Jr. or Sr. if applicable)			Household Member Name (Not listed by Co-Applicant, include Jr. or Sr. if applicable)		
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)	Relation		
Monthly Income \$	Annual Income \$	Monthly Income \$	Annual Income \$		
Source of Income			Source of Income		
Household Member Name (Not listed by Co-Applicant, include Jr. or Sr. if applicable)			Household Member Name (Not listed by Co-Applicant, include Jr. or Sr. if applicable)		
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)	Relation		
Monthly Income \$	Annual Income \$	Monthly Income \$	Annual Income \$		
Source of Income			Source of Income		



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Applicant		Section V: Income Information		Co-Applicant	
Gross Monthly Income		Gross Monthly Income		Gross Monthly Income	
Base Empl. Income	\$	Base Empl. Income	\$	Base Empl. Income	\$
Overtime	\$	Overtime	\$	Overtime	\$
Bonuses and/or Commissions	\$	Bonuses and/or Commissions	\$	Bonuses and/or Commissions	\$
Total	\$	Total	\$	Total	\$

Other Income (Monthly Amount)		Other Income (Monthly Amount)		Other Income (Monthly Amount)	
Retirement/Social Security	\$	Retirement/Social Security	\$	Retirement/Social Security	\$
Alimony	\$	Alimony	\$	Alimony	\$
Child Support	\$	Child Support	\$	Child Support	\$
Rental Income	\$	Rental Income	\$	Rental Income	\$
Other	\$	Other	\$	Other	\$
Total	\$	Total	\$	Total	\$

Applicant		Section VI: Assets		Co-Applicant	
Cash or Market Value		Cash or Market Value		Cash or Market Value	
Description	\$	Description	\$	Description	\$
Description	\$	Description	\$	Description	\$
Description	\$	Description	\$	Description	\$
Description	\$	Description	\$	Description	\$
Total	\$	Total	\$	Total	\$

Section VII: Demographic Information for Statistical Purposes
The following information is optional. You are encouraged to provide the information for statistical purposes only. Responses will remain confidential.

Applicant <input type="checkbox"/> I do not wish to furnish this information	Co-Applicant <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latinx <input type="checkbox"/> Not Hispanic or Latinx	Ethnicity: <input type="checkbox"/> Hispanic or Latinx <input type="checkbox"/> Not Hispanic or Latinx
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other (please describe):	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other (please describe):
Gender:	Gender:

Section VIII: Certification

I certify this application has been completed to the best of my knowledge with complete and accurate information. I understand any false statements or omissions of facts relevant to my eligibility for assistance will be considered fraud, and that I may be prosecuted under applicable U.S. Codes for this fraud. Furthermore, I understand that assistance granted to my household based on fraudulent information must be reimbursed in whole to the County of Napa.

X	X
Applicant's Signature	Co-Applicant's Signature
Date	Date



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Homebuyers' Assistance Loan Borrower's Certification and Authorization to Release Information

The undersigned certify the following:

1. I/We have applied for a mortgage loan from the County of Napa (the Lender). In applying for the loan, I/We completed a loan application containing information pertaining to qualifications for the loan, including but not limited to current residence address, the amount and source of the down payment, employment and income information, and the 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 the County of Napa reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial information.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement 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 a mortgage loan from the County of Napa. As part of the application process, the County of Napa and the mortgage guaranty insurer (if any), 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. In addition, I/We understand and authorize that my application and/or closed loan file may be selected by the County of Napa, its agents, successors or assigns for a Quality Control review. Should such a review be conducted, it may involve the re-verification of employment, income, credit, debt, or other information obtained during the processing of my loan application and the re-evaluation of the property, the appraisal, or value of the property.
3. I/We authorize you to provide to the County of Napa or a third party authorized by the Lender, and to any investor to whom the Lender may sell my mortgage, any the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money and similar account balances; credit history; and copies of income tax returns.
4. The County of Napa or any investor that purchases the mortgage may address this authorization to any party named in the loan application. 5. A copy of this authorization may be accepted as an original. Borrower/Applicant Signature Print Name SSN Date Co-Borrower/co-Applicant Signature Print Name SSN Date RIGHT TO FINANCIAL PRIVACY ACT NOTICE Napa County certifies, that in connection with this request for access to financial records, it is in compliance with applicable provisions of the Right to Financial Privacy Act of 1978. Prior to the time your financial records are disclosed, you have the right to revoke this authorization; however, refusal to provide the information may cause your application to be delayed or refused.

Applicant/Borrower Signature	Print Name	SSN	Date
Co-Applicant Signature	Print Name	SSN	Date

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