

INSTRUCTIONS FOR PACKAGING YOUR DALP FULL APPLICATION

Please use these instructions to help you prepare a complete Down Payment Assistance Loan Program (DALP) Full Application package.

GENERAL INSTRUCTIONS

- Use the most current version of the application, available at <https://sfmohcd.org/homeownership-application>. Submission of an outdated version may result in rejection of your application.
- Complete this application to its entirety, leaving no blanks. If an item does not apply enter "N/A".
- All applicants 18 years or older must sign this application.
- Do not submit originals. Documents you submit will not be returned.
- If you submit any documents in a foreign language, you must include a complete English translation.
- To ensure a timely submission, you should gather all the Required Documents (as provided below) ahead of time. If you have already gathered all these documents, completing the DALP Full Application should take no more than 30 minutes.
- Submit a complete application before the established deadline. Applications received after the deadline or incomplete applications will be rejected.





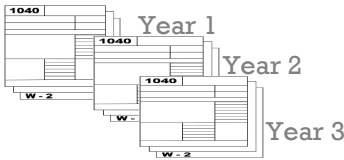
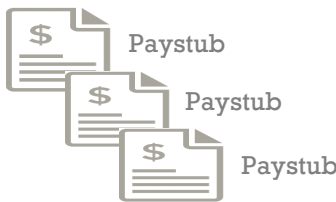
4 Essential Tips





1. Follow instructions
2. Start preparing early
3. Include all required documents
4. Upload your documents on time

Need Help?

Contact your [housing counselor](#) or realtor on the listing if you need help to submit your application!

REQUIRED DOCUMENTS

Item	Description <i>(check at least one box per item)</i>
Application 	<input type="checkbox"/> Completed, signed and dated DALP Full Application (one for the entire household)
Homebuyer Education 	<input type="checkbox"/> Verification of Homebuyer Education from a MOHCD approved first-time homebuyer workshop for <u>all</u> titleholders/borrowers
Loan Pre-Approval 	<input type="checkbox"/> Copy of mortgage loan pre-approval letter from a participating lender listed on the MOHCD website (https://sfmohcd.org/lender-list)
Photo ID 	<input type="checkbox"/> Copy of current photo identification for <u>all</u> adult household members
Tax Information 	<input type="checkbox"/> Signed and dated copies of last 3 years of Federal Income Tax Returns <ul style="list-style-type: none"> - Include <u>ALL</u> schedules and/or attachments required by the IRS - Include <u>ALL</u> W-2 and/or 1099 form(s) <input type="checkbox"/> OR – If applicable, complete attached Income Tax Declaration form, and submit with supporting documents as specified in the form
Proof of Income 	<input type="checkbox"/> Copies of 3 most recent, consecutive paystubs and/or income statements <input type="checkbox"/> OR – If applicable, complete the attached Unemployed Declaration form. (Form is not necessary if receiving any form of income that should be noted in the application, such as unemployment income or government assistance) <input type="checkbox"/> OR – If applicable, complete the attached Self-employed Declaration form. Must be submitted with most recent and current signed and dated Profit and Loss statement

<p>Bank Statements</p> 	<p><input type="checkbox"/> Copies of 3 most recent and most consecutive bank or asset statements from all bank or other liquid asset accounts. Must be official statements. All pages must be included.</p> <p><input type="checkbox"/> Copies of 1 most recent monthly or quarterly statement for all retirement accounts.</p>
<p>Lease Agreement & 3 Rent Payments</p> 	<p><input type="checkbox"/> Copy of current lease agreement with all pages with proof of 3 most recent rent payments</p> <p><input type="checkbox"/> If rent free, provide a signed letter from your landlord</p>
<p>Gift Funds – if applicable</p> 	<p><input type="checkbox"/> N/A</p> <p><input type="checkbox"/> If applicable, completed gift letter and evidence of donor availability of funds</p>
<p>Purchase Offer – not required</p> 	<p><input type="checkbox"/> N/A</p> <p><input type="checkbox"/> If applicable - copy of SF Purchase Offer signed by buyer and buyer's realtor</p>

ASSEMBLE YOUR APPLICATION

- Make sure you are organizing your application package using the enclosed dividers for each section so that information can be easily identified and nothing left out. If the section is not applicable, still have a divider for that section and then check the box “N/A” on the divider.
- The section dividers are placed in the following order:
 - Section I: Application
 - Section II: Homebuyer Education
 - Section III: Loan Pre-Approval
 - Section IV: ID
 - Section V: Income
 - Section VI: Assets
 - Section VII: Rent
 - Section VIII: Gift Funds
 - Section IX: Purchase Offer

BE CAREFUL!

When you fill out your application for assisted housing from MOHCD make sure the information provided is complete, accurate and honest. You must include:

- All sources of income and changes in income for any member of your household, such as wages, welfare payments, benefits, retirement, all contributions or gifts you regularly received, and etc.
- All assets, such as bank accounts, savings bonds, stocks, and investments and etc. that are owned or jointly owned by you or any member of your household.
- If you don't understand something on the application, always ask questions. Better to be safe than sorry! The information you provide on your application will be verified. Providing false or misleading information is fraud, and subject to penalties and prohibition from participating in the program.

REPORT FRAUD

If you know of anyone who provided false information on a MOHCD assisted housing application, or if anyone tells you to provide false information, report that person to the MOHCD Confidential Hotline by:

- Call the Hotline at 415-701-5613 Monday through Friday, from 8:00am to 5:00pm, or
- Email the Hotline at housinginfo@sfgov.org, or
- Write the Hotline at: MOHCD, 1 South Van Ness Ave, 5th Floor, San Francisco, CA 94103



Mayor's Office of Housing and Community Development
City and County of San Francisco

**MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM
DALP FULL APPLICATION**

ALL HOUSEHOLD MEMBERS MAY APPEAR ON ONLY ONE APPLICATION
Applications containing any person who appears on more than one application will be removed

TODAY'S DATE: _____

LOTTERY TICKET # (if applicable): _____

PROPERTY AND LOAN INFORMATION	PROPERTY ADDRESS _____ <i>Street No. Street Name Street Type Unit Zip Code</i>	PLEASE ENTER ALL THAT APPLY: <input type="checkbox"/> DALP (Downpayment Assistance Loan Program) <input type="checkbox"/> FRDALP (First Responders DALP) <input type="checkbox"/> EDALP (Educators DALP) <input type="checkbox"/> CSLP (City Second Loan Program) <input type="checkbox"/> TND (Teacher Next Door) <input type="checkbox"/> Other: _____
	ENTER IF APPLICABLE: <input type="checkbox"/> To Be Determined (check if no property has been identified)	DOWNPAYMENT AND CLOSING COST SOURCES (enter all that apply): <input type="checkbox"/> Savings \$ _____ <input type="checkbox"/> Gifts \$ _____ <input type="checkbox"/> Other \$ _____ Explain: _____
	Sale Price or Estimated Price \$ _____ DALP Loan Amount \$ _____ Pre-Approved First Mortgage \$ _____ Intended Down Payment \$ _____	

HOUSEHOLD MEMBER INFORMATION	Primary Applicant (Household Member 1):			
	HOUSEHOLD MEMBER #1 Primary Applicant	LEGAL NAME _____ <i>First Middle Last</i>	DATE OF BIRTH _____ <i>Month Day Year</i>	OCCUPATION: <input type="checkbox"/> Married or Domestic Partnered <input type="checkbox"/> Unmarried (including single, divorced, widowed) <input type="checkbox"/> Separated
	DEPENDENT: Yes <input type="checkbox"/> No <input type="checkbox"/>			
HOUSEHOLD MEMBER INFORMATION	Household Member 2			
	HOUSEHOLD MEMBER #2	LEGAL NAME _____ <i>First Middle Last</i>	DATE OF BIRTH _____ <i>Month Day Year</i>	OCCUPATION: <input type="checkbox"/> Married or Domestic Partnered <input type="checkbox"/> Unmarried (including single, divorced, widowed) <input type="checkbox"/> Separated
		DEPENDENT: Yes <input type="checkbox"/> No <input type="checkbox"/>		
		RELATIONSHIP TO PRIMARY APPLICANT:		



MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

Household Member 3

HOUSEHOLD MEMBER #3	LEGAL NAME			DATE OF BIRTH		
	<hr/> <i>First</i>	<hr/> <i>Middle</i>	<hr/> <i>Last</i>	<hr/> <i>Month</i>	<hr/> <i>Day</i>	<hr/> <i>Year</i>
	OCCUPATION:			<input type="checkbox"/> Married or Domestic Partnered <input type="checkbox"/> Unmarried (including single, divorced, widowed) <input type="checkbox"/> Separated		
	DEPENDENT: Yes <input type="checkbox"/> No <input type="checkbox"/>					
RELATIONSHIP TO PRIMARY APPLICANT:						

Household Member 4

HOUSEHOLD MEMBER #4	LEGAL NAME			DATE OF BIRTH		
	<hr/> <i>First</i>	<hr/> <i>Middle</i>	<hr/> <i>Last</i>	<hr/> <i>Month</i>	<hr/> <i>Day</i>	<hr/> <i>Year</i>
	OCCUPATION:			<input type="checkbox"/> Married or Domestic Partnered <input type="checkbox"/> Unmarried (including single, divorced, widowed) <input type="checkbox"/> Separated		
	DEPENDENT: Yes <input type="checkbox"/> No <input type="checkbox"/>					
RELATIONSHIP TO PRIMARY APPLICANT:						

Household Member 5

HOUSEHOLD MEMBER #5	LEGAL NAME			DATE OF BIRTH		
	<hr/> <i>First</i>	<hr/> <i>Middle</i>	<hr/> <i>Last</i>	<hr/> <i>Month</i>	<hr/> <i>Day</i>	<hr/> <i>Year</i>
	OCCUPATION:			<input type="checkbox"/> Married or Domestic Partnered <input type="checkbox"/> Unmarried (including single, divorced, widowed) <input type="checkbox"/> Separated		
	DEPENDENT: Yes <input type="checkbox"/> No <input type="checkbox"/>					
RELATIONSHIP TO PRIMARY APPLICANT:						

Household Member 6

HOUSEHOLD MEMBER #6	LEGAL NAME			DATE OF BIRTH		
	<hr/> <i>First</i>	<hr/> <i>Middle</i>	<hr/> <i>Last</i>	<hr/> <i>Month</i>	<hr/> <i>Day</i>	<hr/> <i>Year</i>
	OCCUPATION:			<input type="checkbox"/> Married or Domestic Partnered <input type="checkbox"/> Unmarried (including single, divorced, widowed) <input type="checkbox"/> Separated		
	DEPENDENT: Yes <input type="checkbox"/> No <input type="checkbox"/>					
RELATIONSHIP TO PRIMARY APPLICANT:						

(If you need to add more household members, please attach a separate sheet to this application)

Total Household Size Including Dependents:



HOUSEHOLD MEMBER INFORMATION (continued)

MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

CONTACT INFORMATION AND ADDRESS

CONTACT INFORMATION FOR HEAD OF HOUSEHOLD

RESIDENCE ADDRESS

We cannot accept a PO box here.

Street No. Street Name Street Type Unit

City State Zip Code

**MAILING ADDRESS - you may use a PO box
(if different from residence address)**

Street No. Street Name Street Type Unit

City State Zip Code

PRIMARY PHONE #

Home Work Cell

SECOND PHONE #

Home Work Cell

EMAIL

(leave blank if you don't have one)

Area Code Phone Number

Area Code Phone Number

SOMEONE WE MAY CONTACT IF WE CANNOT REACH YOU? (optional)

PHONE NUMBER

First Name

Last Name

(Area Code) Phone Number

HOW DO YOU KNOW THIS PERSON?

Family Member Friend Other: _____

Social Worker or Housing Counselor **Name of Agency:** _____

PREVIOUS ADDRESS

If residing at the above residence address for less than two years, complete the following:

PREVIOUS ADDRESS (including city, state and zip code)	DATE OF RESIDENCY		PLEASE MARK		
	BEGINNING	END	OWNED <input type="checkbox"/>	RENTED <input type="checkbox"/>	OTHER <input type="checkbox"/>



MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

THE FOLLOWING QUESTIONS APPLY TO THE ENTIRE HOUSEHOLD:

HOUSEHOLD DISCLOSURES

A) What is the household's total current rent amount? If nothing, write "0" and explain: _____	\$ _____ per month
B) Do you currently live in a Below Market Rate rental unit? If yes, provide the address: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
C) Does any household member own a manufactured home, agricultural or commercial property, or vacant land? If yes, provide address of property/land: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
D) Does any household member have an ownership interest in a business entity? If yes, provide name of business: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
E) Has any household member appeared on title for a residential unit in the past 3 years from the date of this application? If yes, enter name(s): _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
F) Does your household have enough in savings for the down payment, closing costs and reserves? Down payment: 1% of the sale price. Closing costs: various, but generally about 2% of the sale price. Reserves: 2 months of the proposed housing expenses	<input type="checkbox"/> Yes <input type="checkbox"/> No
G) Will your household be receiving gift funds for the purchase of the property? If yes, indicate gift funds amount: \$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
H) Does any household member hold a Section 8 Housing Choice Voucher or Certificate, or any other form of housing assistance? If yes, enter recipient's name(s): _____ and attach a copy of Eligibility Certification or other documentation to your application.	<input type="checkbox"/> Yes <input type="checkbox"/> No
I) Will you and all your household members occupy the property as primary residence within 60 days after you purchase the property? If no, explain: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
J) Will any person or persons occupy the property who are not your dependent(s) and will not appear on title of the property? If yes, enter name(s): _____	<input type="checkbox"/> Yes <input type="checkbox"/> No



MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

You must complete this form as a part of your application.
See application instructions for more information and examples.

PLEASE PROVIDE A TWO-YEAR WORK HISTORY

“HH#” = Household Member Number

EMPLOYMENT: 2 YEAR WORK HISTORY IS REQUIRED					
(Please write “unemployed” under “Employer Name” for unemployed household members)					
HH#	Employer Name	Employer Address	Begin Date & End Date (mm/dd/yyyy)	Self-Employed? (Yes/No)	Gross Annual Income
					\$
					\$
					\$
					\$
					\$
					\$

“HH#” = Household Member Number

GROSS ANNUAL INCOME for each household member			
HH#	Wages/Salary	Self-Employment	Non-Employment Received Annually (i.e. Income from Pension; Social Security; Retirement; Unemployment; Child Support; Alimony; Income from Investments; etc.)
1			
2			
3			
4			
5			
6			
TOTALS	\$ (a)	\$ (b)	\$ (c)
TOTAL GROSS ANNUAL INCOME Add (a) through (c):			\$ (d)

You must complete this form as a part of your application.
See application instructions for more information and examples.

HOUSEHOLD EMPLOYMENT AND INCOME



MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

HOUSEHOLD ASSETS – NON-RETIREMENT

INCOME FROM LIQUID ASSETS

Important: You must list every cash account that shows the household member as an account holder. Liquid asset accounts can include, but are not limited to, checking accounts, savings accounts, Certificates of Deposit, Mutual Funds, stocks, bonds, trust funds, limited liability investments, gifts for down payment or other costs, retirement accounts, monthly income from retirement and any other account in which money is saved. If money is not saved in an institution (e.g. it is saved at home), applicants must list this amount, as well. Do not include material assets such as cars, boats, etc. -- only cash assets.

You must also list all joint accounts, custodial accounts for minors, and other accounts on which the household member's name appears. Failure to list all accounts will disqualify your household from applying for the property. All money used toward down payment and closing costs is counted as an asset and should be included. Retirement money will not be counted toward the asset test and should not be listed below. However, applicant must include at least the most recent statement from each retirement account as an attachment in your application for verification. Attach additional sheets if necessary.

"HH #" = Household Member Number

HH #	Name of Institution (bank name, etc.)	Last 4 Digits of Account Number	Type of Asset (e.g: bank account, savings account, CD, mutual fund, trust fund, gift, etc.)	Current Cash Value of Asset
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
Total Household Liquid Assets (do not include retirement):				\$

YOU MUST ATTACH THE 3 MOST RECENT AND CONSECUTIVE STATEMENTS FOR EACH ASSET LISTED ABOVE.

You must complete this form as a part of your application.



MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

“HH #” = Household Member Number

HOUSEHOLD ASSETS FROM RETIREMENT ACCOUNTS

HH #	Name of Institution	Last 4 Digits of Account Number	Specify Type of Asset (e.g: 401K, 403B, IRA, etc.)	Current Value
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
Total Household Retirement Accounts:				\$

YOU MUST ATTACH THE MOST RECENT STATEMENT FOR EACH RETIREMENT ACCOUNT LISTED ABOVE AND SIGN ON THE NEXT PAGE.

TITLE REQUIREMENTS

All Household members aged 18 and older must appear on the title for the property and be co-borrowers on the mortgage for the property except 1) Legal dependents of titleholders as claimed on the two most recent federal income tax returns (a spouses or domestic partner of any titleholder is not considered a dependent); 2) A Household member younger than age 24 who is the child of a titleholder and will reside in the property as their Primary Residence, regardless of being named as a dependent on the federal tax form; 3) Household members that do not count toward the household size and bedroom count of the property and whose income does not change the applicant’s Household income eligibility. Household members falling into this category are usually those who do not intend to live in the property as their permanent Primary Residence for the DALP loan is outstanding.

TITLE WILL BE HELD IN WHAT NAME(S):

(PRINT EXACTLY how you wish to have your legal name(s) shown on title, which will be exactly how your name appears on the final City documents.)

TITLE INFORMATION

TITLEHOLDER	FIRST NAME	MIDDLE NAME	LAST NAME	SUFFIX
1				
2				
3				
4				
5				
6				



MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

TERMS AND SIGNATURES

HOUSEHOLD CERTIFICATION AND SIGNATURES

All statements made in this application are true and made for the purpose of applying for Downpayment Assistance Loan Program, through the City and County of San Francisco ("City"). Verification may be obtained from any source named in this application. I/we fully understand the City may terminate my/our participation in the Program at any time if it finds that I/we have knowingly provided false, misleading or inaccurate information or withheld information. In such case, I/we understand that I/we may be prohibited from participating in the Program for a minimum of one (1) year, or a longer period of time in the City's sole discretion. For purposes of this Certification, "knowingly" means that an applicant, with respect to any information provided to MOHCD, does any of the following: (1) Has actual knowledge of the information; (2) Acts in deliberate ignorance of the truth or falsity of the information; (3) Acts in reckless disregard of the truth or falsity of the information. Proof of specific intent is not required and reliance on my/our information by MOHCD is also not required.

The information on this form will be used to determine income eligibility. I/we have listed all persons in my/our household. I/we have provided each household member's acceptable verification of current annual income. I/we have also disclosed ALL assets held by each person listed on the application, and have provided documentation thereof. Under penalties of perjury, I/we certify that the information presented in this Certification is true and accurate to the best of my/our knowledge and belief. The undersigned further understands that providing false representations herein constitutes an act of fraud.

Public Records Act: The City and County of San Francisco is subject to the requirements of the California Public Records Act, Government Code Section 6250, et seq. The Public Records Act provides that virtually all documents held or used by the City in the course of conducting the public's business are public records which the City, subject to certain limited exemptions, must make available for inspection and copying by the public. Applications for loans or grants from the City are public records as are the completed loan and grant documents. Under Section 67.24(e) of San Francisco Administrative Code, applications for financing and all other records of communication between the City and the Borrower must be open to public inspection immediately after a contract has been awarded. All information provided by the Borrower which is covered by that ordinance (as it may be amended) will be made available to the public upon appropriate request. MOHCD will not disclose personal sensitive information including dates of birth, social security numbers and bank account numbers.

Must be signed by all applicants 18 years or older.

Applicant's Signature

Applicant's Printed Name

Date

Applicant's Signature

Applicant's Printed Name

Date

Applicant's Signature

Applicant's Printed Name

Date

Applicant's Signature

Applicant's Printed Name

Date

Applicant's Signature

Applicant's Printed Name

Date

Applicant's Signature

Applicant's Printed Name

Date



MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

FIRST TIME HOMEBUYER DECLARATION

I (We) understand that I (we) am (are) eligible for the Downpayment Assistance Loan Program from the City and County of San Francisco only if I (we) individually as Borrower(s) and any member of the household as defined in the Downpayment Assistance Loan Program Manual (DALP Manual) are "First Time Homebuyers".

An ownership interest is defined as a fee simple ownership interest, including but not limited to an interest held individually; or a joint ownership interest by joint tenancy, tenancy in common, community property or a life estate interest.

Please mark if applying for General Downpayment Assistance Loan Program (General DALP), or City Second Loan Program (CSLP):

I (We) or any of my (our) household members have not owned any interest in a residential property in the past three (3) years.

Please mark if applying for Educators Downpayment Assistance Loan Program (Educators-DALP), First Responders Downpayment Assistance Loan Program (FRDALP), or Teacher Next Door (TND):

I (We) or any of my (our) household members have not owned any interest in a residential property in San Francisco in the past three (3) years.

I (We) certify that I (we) are "First Time Homebuyers" consistent with the above program guidelines and definitions.

Applicant's Signature

Applicant's Printed Name

Date

Applicant's Signature

Applicant's Printed Name

Date

Applicant's Signature

Applicant's Printed Name

Date

Applicant's Signature

Applicant's Printed Name

Date



MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

HOMEOWNERSHIP COUNSELING CONSENT FORM

The Mayor’s Office of Housing and Community Development requires every adult household member applying for a City-administered homeownership assistance program, in connection with the purchase of a residential unit, to:

1. Attend a 2-hour program orientation and 6-hour first-time homebuyer education workshop(s).
Please visit www.homeownershipsf.org for current list of approved housing counseling agencies.
2. Meet with a counselor and complete a 2-hour one-on-one counseling session at the same agency.
3. Receive a Verification of Homebuyer Education once requirements 1 and 2 noted above are completed.

I/We understand the homebuyer education requirement is in place to ensure first-time homebuyers are educated about the eligibility criteria and policies of the various City-administered homeownership assistance programs AND:

- Assessing readiness to buy a home
- Budgeting and credit
- Financing a home
- Selecting a home
- Maintaining a home and finances
- Home-buying process

I/We understand and authorize the Mayor’s Office of Housing and Community Development, its participating nonprofit housing counseling agencies and HomeownershipSF to exchange information about my application, including information about my/our final settlement statement, which shall be used for statistical information or funder reports only.

I/We agree to be contacted by HomeownershipSF and/or its member, non-profit housing counseling agencies for additional services including post purchase counseling which includes budgeting, home maintenance and foreclosure prevention topics. I/We agree to be contacted by HomeownershipSF and/or its member, non-profit housing counseling agencies for referral/counseling services in case of any financial hardship or loan default.

Applicant Name(s)	Signature(s)	Date

**MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM
DALP FULL APPLICATION**

INCOME TAX DECLARATION

Complete this form only if you do not have copies of Federal Income Tax Returns for any year during the preceding three years. Please complete the option(s) below that apply.

I (We) the undersigned (name here) _____ hereby declare the following:

I (We) hereby declare that I (we) was (were) not required by law to file a Federal Income Tax Return for the following year(s) _____ for the reason(s) below (attach documentation to support reason):

Please provide applicable documentation supporting the above explanation such as income earning did not meet requirement for tax filing, proof of date of entry to US, school transcripts or diploma, etc. for that period of time.

Declaration must be accompanied with documented proof that the applicant was a renter during the specified period, e.g. copy of the lease, letter from the landlord or rental management company, canceled checks or rent receipts.

I (We) hereby declare that I (we) was (were) not required hereby certify that the application in connection with which I (we) am (are) applying for the San Francisco Downpayment Assistance Loan Program is occurring between **January 1 and April 15**, and that I (we) have not yet filed our Federal Income Tax Return for the prior tax year. The income I (we) have for 20_____ is \$_____ and does not exceed the income limits for the San Francisco Downpayment Assistance Loan Program.

By signing below, I (we) certify, under penalty of perjury, that the information presented in this Declaration is true and accurate to the best of my (our) knowledge and belief. I (We) further understand that this Declaration will be relied upon for purposes of determining my (our) household's eligibility Under the San Francisco Downpayment Assistance Loan Program. I (We) acknowledge that a material misstatement fraudulently or negligently made in this declaration or in any other statement made by me (us) in connection with an application for the San Francisco Downpayment Assistance Loan Program may constitute a federal violation punishable by a fine and/or denial of my (our) application.

Dated: _____

Signature of Applicant

Dated: _____

Signature of Applicant



**MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM
DALP FULL APPLICATION**

SELF-EMPLOYED DECLARATION

I (name here) _____ hereby declare the following:

I hereby attach copies of my federal tax returns (both individual returns and business returns if applicable) for the immediate preceding three calendar years for which self-employment tax returns could have been filed (or, if not filed, were not required to be filed) and certify that the information shown in such income tax returns is true and complete to the best of my knowledge. Business income counted towards income eligibility for the San Francisco Downpayment Assistance Loan Program is net income from the operation of a business or profession, including cash withdrawals from the business.

I have been self-employed from the following month and year forward: _____ / _____

Number of Self-Employment Federal Tax Returns filed in the last three years: _____

_____ tax return income: \$ _____

(Year of)

_____ tax return income: \$ _____

(Year of)

_____ tax return income: \$ _____

(Year of)

Attach a) copies of Federal Income Tax Returns (both individual returns and business returns if applicable) for preceding three calendar years; and b) signed and dated Profit/Loss Statement to date from last tax filing.

OR

If this is a new business, or if you do not file income taxes, you will need to provide a) a signed and dated Profit/Loss Statement; and b) copies of all invoices and payments made to the borrower as a part of self-employment in the current calendar year.

By signing below, I certify, under penalty of perjury, that the information presented in this Declaration is true and accurate to the best of my knowledge and belief. I further understand that providing false representation herein constitutes an act of fraud, and results in the denial of my application.

Dated: _____

Signature of Applicant



MARKET-RATE DOWNPAYMENT ASSISTANCE LOAN PROGRAM DALP FULL APPLICATION

UNEMPLOYED DECLARATION

This Declaration is to be signed by each household member 18 years of age and older when no employment income for them is indicated on the San Francisco Downpayment Assistance Loan Program Application.

I (name here) _____ am not presently employed, not currently receiving any income and will not file for unemployment benefits in 20____ (current calendar year). I am **NOT** eligible to apply for or have exhausted my unemployment benefits and/or any other type of compensation based on employment history.

Please read carefully and complete all statements that apply:

- I am not presently employed and do not anticipate becoming employed within the next twelve (12) months.
- I am not presently employed, but anticipate becoming employed within the next twelve (12) months. Based on my past work experience, skills, and income history, I expect to earn \$_____ /year when I become employed.
- I am not presently employed, but am aware of an employment start date of _____ at \$_____ per _____ (If amount is hourly, please provide number of hours per week: _____). Please attach supporting documents, such as borrower's offer or contract for future employment and anticipated income if available.

By signing below, I certify, under penalty of perjury, that the information presented in this Declaration is true and accurate to the best of my knowledge and belief. I further understand that this Declaration will be relied upon for purposes of determining my eligibility for the San Francisco Downpayment Assistance Loan Program. I acknowledge that a material misstatement fraudulently or negligently made in this declaration or in any other statement made by me in connection with a loan application may constitute a federal violation punishable by a fine and/or denial of my application for the San Francisco Downpayment Assistance Loan Program.

Dated: _____

Signature of Applicant



Application Section Divider

Section I: Application

Signed and dated application with applicable Declaration(s)

One application per household

Application Section Divider

Section II: Homebuyer Education

Verification of Homebuyer Education for ALL titleholders/borrowers

Be dated within 12 months of the application

Section III: Loan Pre-Approval

Be issued by a MOHCD-Approved Lender

Be dated within 120 days of the application

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Section IV: ID

Copy of current government-issued photo ID for
ALL adult household members

Section V: Income

Income documents for ALL adult household members

Income documents:

Copies of last 3 years of federal income tax returns including ALL W-2 and 1099s

Copies of 3 most recent, consecutive paystubs and/or income statements

For self-employment income, a year-to-date Profit and Loss Statement

Section VI: Assets

Assets documents for ALL household members

Assets documents:

Liquid Assets: copies of 3 most recent and most consecutive bank or asset statements from all bank or other liquid asset accounts. Must be official statements. All pages must be included.

Non-Liquid Assets: copies of 1 most recent monthly or quarterly statement

Section VII: Proof of Rent

Rent documents:

Copy of current lease agreement with all pages with proof of 3 most recent rent payments

If rent free, provide a signed letter from the landlord to support

Section VIII: Gift Funds

N/A (check the box if not applicable)

Gift documents:

Completed gift letter (gift letter form is attached)

Evidence of donor availability of funds (such as donor's bank statement)

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Section IX: Purchase Offer

N/A (check the box if not applicable)

Documents:

If applicable - copy of SF Purchase Offer signed by buyer and buyer's realtor