



DOWN PAYMENT ASSISTANCE PROGRAM

Dear Participating Lender:

Thank you for your interest in the Down Payment Assistance (DPA) Program offered by the Austin Housing Finance Corporation (AHFC), a public non-profit for the City of Austin. Complete DPA application packages are accepted **FROM LENDERS BY APPOINTMENT ONLY**. Lenders may schedule an appointment by contacting program staff at:

(512) 974-3863 (front desk)

or

fernando.hernandez@ci.austin.tx.us

Then, DPA applications may be brought to:

Austin Housing Finance Corporation
1000 East 11th Street, Suite 200
Austin TX 78702

For more information, call **512-974-3863** (Hablamos Español)
or visit www.ci.austin.tx.us/ahfc/first_dpa.htm

*The Austin Housing Finance Corporation (AHFC) and the City of Austin are committed to compliance with the Americans with Disabilities Act (ADA and Section 504 of the Rehabilitation Act of 1973, as amended). Reasonable modifications and equal access to communications will be provided upon request. Please call 974-3100 (voice) or Relay Texas at 974-3102 or 1-800-735-2989 (TDD) for assistance. **For a sign language interpreter, please call AHFC at 974-3863 at least 7 days in advance.***

The AHFC and the City of Austin do not discriminate on the basis of disability in the admission or access to or treatment or employment in their programs and activities. Dolores Gonzalez has been designated as the City's section 504/ADA Coordinator. Her office is located at 206 E. 9th. Street, 14th floor. If you have any questions or complaints regarding your Section 504/ADA rights, please call the Section 504/ADA Coordinator at 974-3256 (Voice) or 974-2445 (TTY).





DOWN PAYMENT ASSISTANCE PROGRAM

PROGRAM DESCRIPTION

Purpose:	The Down Payment Assistance (DPA) Program provides qualified first-time homebuyers with a 0%-interest loan to assist with eligible down payment and closing costs. This program is funded by the U.S. Department of Housing & Urban Development's "HOME" Program.																																				
Submitting Applications:	Only DPA Participating Lenders listed on the DPA website (or the associated realtor) may submit application packages by appointment. Packages will be accepted for further processing after it has been verified they are 100% complete.																																				
Participants, Income & Assets:	<p>First-time homebuyers who are citizens or legal permanent residents. Households may earn no more than 80% of the Austin Median Family Income (adjusted for family size), as established by the U.S. Department of HUD. Household assets may not exceed half of the income limits set for each household size. See tables below for exact income and asset limits.</p> <p style="text-align: center;">Income Limits by Household Size for Austin, Texas, Effective March 2009</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Size</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$41,050</td> <td>\$46,900</td> <td>\$52,800</td> <td>\$58,650</td> <td>\$63,350</td> <td>\$68,050</td> <td>\$72,750</td> <td>\$77,400</td> </tr> </tbody> </table> <p style="text-align: center;">Asset Limits by Household Size for Austin, Texas, Effective March 2009</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Size</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$20,525</td> <td>\$23,450</td> <td>\$26,400</td> <td>\$29,325</td> <td>\$31,675</td> <td>\$34,025</td> <td>\$36,375</td> <td>\$38,700</td> </tr> </tbody> </table>	Size	1	2	3	4	5	6	7	8		\$41,050	\$46,900	\$52,800	\$58,650	\$63,350	\$68,050	\$72,750	\$77,400	Size	1	2	3	4	5	6	7	8		\$20,525	\$23,450	\$26,400	\$29,325	\$31,675	\$34,025	\$36,375	\$38,700
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Properties:	Must be the borrower's primary residence. Single family homes, town homes or condos are eligible; duplexes are ineligible. Any new construction must meet Visitability and S.M.A.R.T. Housing™ standards. Manufactured housing must be new construction on permanent foundation and meet S.M.A.R.T. Housing™ standards. Properties must be located within the Austin city limits; Extra Territorial Jurisdiction is ineligible.																																				
Financing:	First lien loan must be a fully amortized, fixed-rate loan of up to 30 years. Interest rate may not exceed 0.5% above the prevailing interest rate released in the current Federal Statistical Release at the time the lender locks borrower's interest rate. View the prevailing rate here: http://www.federalreserve.gov/releases/h15 . Annual Percentage Rate may not exceed 1 point above the loan interest rate. Discount point may not exceed 1.5% .																																				
Earnest Money:	All applicants must make a minimum \$1,000 Earnest Money contribution in the sales contract. Any items paid outside of closing are not considered earnest money.																																				
Sales Price:	Not to exceed 95% of the 203b FHA loan limit for Austin. Please call AHFC for current applicable loan limits.																																				
OTHER:	No "principal reduction" is permitted. Borrowers may NOT receive any cash back at closing.																																				



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DPA Loan Options:	“Standard DPA”	“Shared Equity DPA”
	0% interest, deferred, forgivable loan, second lien position	0% interest, deferred, NON -forgivable loan, second lien position. Includes a “Shared Equity Agreement” and “City of Austin Right of First Refusal” provision.
Amount:	Up to \$10,000 of assistance for eligible closing costs, pre-paid expenses, and down payment. Amount is based on the borrower’s demonstrated financial gap. Up to an additional \$1,000 is available for borrowers enrolling in AHFC’s Mortgage Credit Certificate program. Up to an additional \$4,999 is available for people with disabilities.	Up to \$40,000 of assistance for eligible closing costs, pre-paid expenses, and down payment. Amount is based on the borrower’s demonstrated financial gap. Amount may not exceed 30% of the home sales price.
Debt Ratios:	No Housing debt ratio restrictions; Total debt ratio maximum of 43.00%	Housing debt ratio minimum of 25.00% ; Total debt ratio of no more than 43.00%
Repayment:	The loan will be due and payable upon the sale, refinancing, home equity loan, lease or transfer of title before the loan term of 10 years. Otherwise, the loan is forgiven after 10 years.	The loan will be due and payable, plus a percentage of equity gained that is equal to the percentage of AHFC’s portion of the original sales price , upon the sale, refinancing, home equity loan, lease or transfer of title before the loan term of 30 years. Otherwise, the loan is payable after 30 years.
Property Age Limit:	None.	Properties constructed before 1978 are ineligible.

Updated 8/2009. Subject to funding availability. Other restrictions may apply. For more information, please contact The Austin Housing Finance Corporation at 974-3863.



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Complete DPA application packages include all the items listed under both the “Checklist for Lenders” AND the “Checklist for Applicants.” Only DPA Participating Lenders listed on the DPA website (or the associated realtor) may submit application packages by appointment. Schedule an appointment by contacting program staff. Program staff will accept DPA application packages for further processing after it has been verified they are 100% complete.

CHECKLIST for LENDERS

Documents that are part of the DPA Application:

- ORIGINAL** application form (pages 2-3, Sections V – VII only), completed and **signed** by applicant(s)
- ORIGINAL** DPA Affidavit (pages 5-6), completed, signed by applicant(s) and notarized
- Housing Quality Standard Inspection Agreement Form (page 7), completed and signed by applicant(s)
- Request for HQS Inspection Form (page 8, Section I only), completed by lender
- ORIGINAL** DPA Buyer/Seller Certification of Purchase (page 9), signed by seller
- Funds Requested worksheet (page 10), completed by lender and signed by applicant(s)

Documents that Lender must ADD to the DPA Application:

- Copy of Executed Sales Contract, signed by both parties, plus proof of **\$1,000 Earnest Money** contribution
- Lead-based Paint Disclosure and borrower’s receipt of “Protect Your Family from Lead in Your Home” pamphlet (only for homes built before 1978)
- Copy of Lender’s Uniform Loan Application, signed by applicant(s) and lender
- Copy of loan transmittal or Mortgage Credit Analysis Worksheet (MCAW), **approved and signed** by underwriter **PLUS** rate lock documentation
- Copy of Lender’s Good Faith Estimate, signed by applicant(s) and lender
- Copy of Lender’s Truth-In-Lending Statement, signed by applicant(s)
- Certificate of Occupancy (new construction only)
- Copy of property appraisal (ALL pages, double-sided printing is fine)



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CHECKLIST for APPLICANTS

- ORIGINAL** application form (pages 1-2, Sections I through IV), completed by applicant(s)
- ORIGINAL** Eligibility Questionnaire form (page 4), completed and signed by applicant(s)
- Copy of photo identification of applicant(s) (Texas Driver's license, Texas Identification Card or Passport)
- Copy of applicant(s) social security card and/or Permanent Resident Card
- Homebuyer Education class certificate (AHFC, BCL, Foundation Communities or Frameworks CDC only)
- Verification of income
 - Income from wages: **THREE** (3) months of recent, consecutive pay stubs **for every member** of the household who is age 18 or older and employed. (copies of checks are not acceptable)
 - Income from benefits: recent proof of amount of periodic payments received **by any member** of the household from Social Security, disability/death benefits, pensions, retirement funds, annuities, insurance policies, and other similar types of periodic benefits payments
 - Other income: recent proof of payments in lieu of earnings received **by any member** of the household, such as unemployment and disability compensation, worker's compensation and severance pay, net income from the operations of business, child support payments, spousal support/alimony payments, and/or regular contributions or gifts received from persons not residing in the dwelling.
- Verification of Assets: **SIX** (6) months of recent statements from bank accounts (checking and savings), certificates of deposits, money market accounts, equity, retirement and pension accounts, life insurance stocks, bonds, or Treasury Bills. Inventory of Real Estate owned indicating address, value, equity percentage, and proof of indebtedness, if any. Copies of the most recent retirement, pension, IRA, or Keogh fund account statements. Copies of life insurance policies whose funds are available to household member before death (e.g., surrender value or a whole life or universal life policy). Indicate which household member is the beneficiary. Proof of cash value of revocable trusts available to applicant. Value of personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc. Value of lump sum or one time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments. Copies of mortgages or deeds of trust. Proof of and amount of interest in Indian trust lands or other accounts.
- Copies of W2s for the past 3 years **for every member** of household who is age 18 or older and employed
- Copies of **SIGNED** tax returns for the past 3 years **for every member** of household who is age 18 or older and employed



DOWN PAYMENT ASSISTANCE PROGRAM APPLICATION

Instructions: Information in this application is strictly confidential and will not be released to persons outside of the program without written permission from the applicant. Information is requested to establish eligibility and for federal reporting requirements. If you have any questions about completing the form, please call at (512) 974-3863 for assistance.

Section I: Applicant/Head of Household Information (completed by APPLICANT)

Name _____		
Last	First	Middle Initial
Current Address _____		

City	State	Zip
Home Phone _____		Work Phone _____
Driver's License No. _____		Date of Birth _____
<input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Legal Permanent Resident	Social Security Number _____

Section II: Co-Applicant Information (completed by APPLICANT)

Name _____		
Last	First	Middle Initial
Current Address _____		

City	State	Zip
Home Phone _____		Work Phone _____
Driver's License No. _____		Date of Birth _____
<input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Legal Permanent Resident	Social Security Number _____
Relationship to Applicant _____		



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Section III: Employment & Income History (completed by APPLICANT)

Applicant's Employer _____	Occupation _____
Estimated Gross Monthly Income \$ _____	Number of Years with Employer _____
Co-Applicant's Employer _____	Occupation _____
Estimated Gross Monthly Income \$ _____	Number of Years with Employer _____

Section IV: Household Members (completed by APPLICANT)

Total number of persons in household _____ (No. of Adults _____, No. of Children _____)

Section V: Property Information (completed by LENDER)

Subject Property Address _____

City _____ State _____ Zip _____
<input type="checkbox"/> New Construction <input type="checkbox"/> Existing Construction (pre-owned), built in _____
Type of property <input type="checkbox"/> Single Family home <input type="checkbox"/> Condominium <input type="checkbox"/> Town home
<input type="checkbox"/> Manufactured on Permanent Foundation and part of the S.M.A.R.T. Housing™ Program
Purchase Price of the Property \$ _____

Section VI: Loan Information (completed by LENDER)

Type of loan <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Veterans Administration
Interest rate _____ % FIXED RATE for 30 years. Estimated Closing Date _____



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Section VII: Lender, Title Company, and Realtor Information (completed by LENDER)

The following people have assisted with this application, and will assist with the closing:

Mortgage Company _____

Loan Officer _____

Address _____

Work Phone _____ Fax _____

Email _____

Title Company _____

Closing Officer _____

Address _____

Work Phone _____ Fax _____

Email _____

Real Estate Company _____

Real Estate Agent _____

Address _____

Work Phone _____ Fax _____

Email _____

I/we have read the Down Payment Assistance (DPA) Program application and understand that my/our answers to all of the previous questions and the statements I/we have made are true and correct to the best of my/our knowledge and belief. I/we authorize AHFC and its designated agents to contact any source to solicit and/or verify information necessary for any eligibility determination for the purpose of the DPA Program. I/we also agree to provide the AHFC or its designated agents with any information necessary to verify my/our credit worthiness. I/we understand that any discrepancy or omissions in the information I/we have provided may disqualify me/us from participation in the DPA Program. If such discrepancies or omissions are discovered after any loan is approved or granted to me/us, I/we understand that any outstanding loan balance may immediately become due and payable.

Signature of Applicant

Date

Signature of Co-Applicant

Date



DOWN PAYMENT ASSISTANCE PROGRAM

ELIGIBILITY QUESTIONNAIRE

If any of the answers are “YES,” please attach recent documentation verifying the income or asset, following the instructions on the “Application Checklist.”

1. Does any member of the household have, or expect to receive in the next 12 months, **wages, salaries, overtime pay**, commissions, fees, tips, bonuses, or other compensation?
 Yes No
2. Does any member of the household have a **checking account(s)**?
 Yes No
3. Does any member of the household have a **savings account(s)**?
 Yes No
4. Does any member of the household have, or expect to receive income or gain in the next 12 months from: **CDs, money market accounts**, brokerage accounts, stocks, bonds, or Treasury Bills?
 Yes No
5. Does any member of the household receive, or expect to receive in the next 12 months, periodic payments from: **Social Security, disability/death benefits, pensions, retirement funds**, annuities, insurance policies, or similar types of periodic benefits payments?
 Yes No
6. Does any member of the household receive, or expect to receive in the next 12 months, payments in lieu of earnings, such as **unemployment and disability compensation**, worker’s compensation, or severance pay?
 Yes No
7. Does any member of the household receive, or expect to receive in the next 12 months, Welfare Assistance (**TANF**)?
 Yes No
8. Does any member of the household receive, or expect to receive in the next 12 months, periodic and determinable allowances, such as **child support**, spousal support/alimony, or regular contributions or gifts from persons not residing in the household including scholarships, parental gifts for tuition, etc.?
 Yes No
9. Does any member of the household own, or expect to own in the next 12 months **real estate** (other than the primary residence) or other capital investments?
 Yes No
10. Does any member of the household have **retirement, pension, IRA**, or Keogh fund accounts?
 Yes No
11. Does any member of the household have life insurance policies available before death (whole or universal life insurance)?
 Yes No
12. Does any member of the household have, or expect to receive in the next 12 months, a revocable trust?
 Yes No
13. Does any member of the household hold personal property as an investment?
 Yes No
14. Has any member of the household received, or expect to receive in the next 12 months: a lump sum payment or receipt of inheritances, capital gains, lottery winnings, victim’s restitution, or insurance settlements?
 Yes No
15. Does any member of the household hold a **mortgage** or deed of trust?
 Yes No
16. Does any member of the household have any interest or receive payments from Indian trust lands?
 Yes No

Applicant (original signature)

Date

Co-Applicant (original signature)

Date



DOWN PAYMENT ASSISTANCE PROGRAM

AFFIDAVIT

I (We) hereby submit the information contained in the attached Application, Uniform Residential Loan Application, tax returns, and other furnished documents to be considered for the Austin Housing Finance Corporation's *Down Payment Assistance Program*. Under penalty of law, I certify the home being purchased is located at:

_____, Austin, Texas, zip _____.

The information contained in all required and signed program-related documents being submitted is true and correct. I further certify that:

1. Neither I nor the Co-Applicant have owned a home in the last three years
2. I (we) am a U.S. citizen or I (we) have legal permanent resident status
3. The house I (we) am purchasing will be my (our) primary place of residence
4. The house I (we) am purchasing is located within the Austin city limits
5. The following is a list of **all persons**, including myself, who will occupy the home after closing:

Name	Age	Relationship	Gross Mo. Income
		SELF	\$
			\$
			\$
			\$
			\$
TOTAL			\$

I (we) understand that:

1. "Standard DPA" is up to \$10,000 in a 0% interest, deferred forgivable loan in the second lien position. "Shared Equity DPA" is up to \$40,000 in a 0% interest, deferred, **non-forgivable** loan. It includes a "Shared Equity" agreement and "City of Austin Right of First Refusal" provision. The actual DPA check amount is based on the borrower's demonstrated financial gap.
2. The DPA loan will be due and payable upon early sale, refinancing, home equity loan, lease or transfer of title before the affordability period of 10 years for Standard DPA, or 30 years for Shared Equity DPA.
3. Households may earn no more than 80% median family income for Austin.
4. DPA loans require a minimum borrower contribution of \$1,000 in Earnest Money.
5. DPA funds will be for: eligible closing costs and pre-paid expenses identified in a signed Good Faith Estimate and reflected in the final HUD1 Settlement statement; and a down payment amount calculated according to the borrower's demonstrated financial gap.
6. The first lien mortgage loan must be a fully amortized, fixed-rate loan of up to 30 years, with an interest rate that does not exceed the prevailing market rates for conforming loans.
7. The second mortgage when combined with the first may not exceed the estimated value of the property including all closing costs.
8. A homebuyer education class and Shared Equity pre-closing meeting (if applicable) must be completed before closing.



DOWN PAYMENT ASSISTANCE PROGRAM

HOUSING QUALITY STANDARDS/VISITABILITY

INSPECTION AGREEMENT

I, _____, as an applicant(s) to the Austin Housing Finance Corporation “Down Payment Assistance” (DPA) Program hereby agree to and understand the following:

- A Housing Quality Standards (HQS) Inspection defined by the U.S. Department of Housing and Urban Development (HUD) is required of each property purchased under the DPA Program. This inspection will be performed by a HQS-certified Inspector.
- This inspection is a requirement of HUD and in **no way** should serve in lieu of a structural inspection of the property. The Austin Housing Finance Corporation (AHFC) encourages the Buyer/Purchaser to obtain a separate inspection or report that addresses the structural integrity of the property.
- I (we) understand that **all utilities must be ON** for the inspection to occur.
- I (we) understand that all repairs identified as necessary through the HQS Inspection must be completed before the date of closing, as a condition of participation in the DPA Program. The repairs may be undertaken through agreements with the Seller, or through other means determined to be acceptable in consultation with the AHFC. Follow up inspections will be required to assure that necessary repairs identified in the initial HQS inspection are completed satisfactorily.
- If lead-based paint hazards are found at the time of the HQS inspection, a certified contractor will have to follow HUD’s safe work practice methods.
- HQS inspections (by AHFC inspectors only) are paid for by the AHFC.

Subject Property: _____

Applicant Signature

Date

Co-Applicant Signature

Date



DOWN PAYMENT ASSISTANCE PROGRAM REQUEST FOR HQS/VISITABILITY INSPECTION

Section I: completed by the LENDER

Mortgage Company	_____
Loan Officer	_____
Work Phone	_____ Fax _____
Email	_____
Borrower name	_____
Inspection Address	_____
<input type="checkbox"/> New Construction	<input type="checkbox"/> Existing Construction (pre-owned), built in _____
Contact person for entry	_____ Tel _____
Second contact person for entry	_____ Tel _____

Section II: completed by AHFC

Housing Development Specialist	_____	Date	_____
Order No.	_____	IDIS No.	_____
Priority	<input type="checkbox"/> 1-2 day	<input type="checkbox"/> 7 day	<input type="checkbox"/> Closing _____
Type of service	<input type="checkbox"/> HQS Inspection	<input type="checkbox"/> Visitability/CRF Inspection	<input type="checkbox"/> Other _____

Section III: completed by AHFC Construction Staff

Person Contacted	_____	Scheduled Date & Time	_____
Date of Inspection	_____	Results	_____
Funding Code	_____	Hours spent	_____
Report Submitted	<input type="checkbox"/> HQS Inspection	<input type="checkbox"/> Visitability/CRF Inspection	<input type="checkbox"/> Other _____



DOWN PAYMENT ASSISTANCE PROGRAM BUYERS/SELLERS CERTIFICATION OF PURCHASE

Date: _____

Property Being Sold: _____

Owner(s)/Seller(s): _____

Buyer(s): _____

Dear Owner(s)/Seller(s):

The property referenced above is believed to be owned by you is being considered for purchase. Because Federal funds in the form of down payment and closing cost assistance to the Buyer(s) may be used in the purchase of your property, we are required to disclose the following information by the U. S. Department of Housing and Urban Development (HUD) in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act as amended (URA), Section 24.101(b) (2):

1. The proposed sale is **voluntary**. In the event negotiations fail to result in an agreement, the property will not be acquired by either voluntary purchase or eminent domain.
2. The fair market value of the property is estimated to be \$_____. However, since this transaction is voluntary, current or future negotiations may result in a different price that may be the same, higher or lower than this amount.

An owner-occupant who sells his or her property under these terms does not qualify as a displaced person for relocation payments. Additionally, any person who occupies the property for the purpose of obtaining assistance under the URA does not qualify as a displaced person. However, tenant-occupants displaced as a result of a voluntary acquisition may be entitled to URA relocation assistance and must be informed in writing as soon as feasible.

In accordance with HUD requirements, if the information provided above is disclosed after an option to purchase or contract has been executed between the Buyer(s) and the Seller(s), the Seller(s) must be provided the opportunity to withdraw from the agreement.

Any title deficiencies, liens, or encumbrances on the property must be cleared **prior to** any closing. Generally, this is a cost that is borne by the Seller(s) of the property; however, payment of these costs may be negotiated between the Buyer(s) and Seller(s). **No federal funds can be used to pay these costs.**

Should you have any questions, please feel free to contact (lender's name) _____
at telephone number _____.

Receipt acknowledged this _____ day of _____, 20_____.

Seller(s)

Seller(s)

WARNING: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.



DOWN PAYMENT ASSISTANCE PROGRAM DPA FUNDS REQUESTED

Instructions: Please indicate the closing costs, pre-paid expenses, and amount of down payment that the borrower(s) will need at closing.

Items Payable in Connection with Loan	
<input type="checkbox"/>	Origination fee (1.00% of base loan amount limit)
<input type="checkbox"/>	Discount point (1.00% of total loan amount limit)
<input type="checkbox"/>	Appraisal fee (\$400 limit)
<input type="checkbox"/>	Tax service fee (\$50 limit)
Items Required by Lender to be Paid in Advance/Reserve (Pre-pays)	
<input type="checkbox"/>	Prepaid interest (7 day limit)
<input type="checkbox"/>	Hazard insurance (12 month limit)
<input type="checkbox"/>	Flood insurance (12 month limit)
Title Charges	
<input type="checkbox"/>	Escrow/closing fees (\$250 limit)
<input type="checkbox"/>	Document preparation (\$250 limit)
<input type="checkbox"/>	Attorney fees (\$250 limit)
<input type="checkbox"/>	Title insurance (\$250 limit)
<input type="checkbox"/>	Courier fees (\$75 limit)
<input type="checkbox"/>	FedEx/UPS/overnight fee (\$75 limit)
<input type="checkbox"/>	Delivery/messenger fees (\$75 limit)
<input type="checkbox"/>	Recording fees (\$200 limit)
Additional Settlement Charges	
<input type="checkbox"/>	Survey (\$400 limit)
<input type="checkbox"/>	Pest inspection (\$100 limit)
<input type="checkbox"/>	Mortgage Credit Certificate Program enrollment (\$1,000 limit)
<input type="checkbox"/>	Mortgage Credit Certificate Program application fee (\$100 limit)
<input type="checkbox"/>	Settlement fee (\$250 limit)
<input type="checkbox"/>	Tax deletion (\$25 limit)
<input type="checkbox"/>	Bond funding fee (\$150 limit)
Down Payment	
<input type="checkbox"/>	Amount requested (sales price minus loan amount): \$
TOTAL DPA FUNDS REQUESTED	
\$	

The items checked above should appear on the "Borrower's" side of the **Good Faith Estimate** (submitted with this application package) and the **final HUD-1 Settlement Statement** (provided for AHFC's review before closing). **Borrowers receiving DPA funds may NOT receive any reimbursements OR cash back at closing.**

Applicant Signature

Date

Co-Applicant Signature

Date