



APN # _____

AHP # _____
Application Taken By: _____

FRESNO COUNTY – DEPARTMENT OF PUBLIC WORKS AND PLANNING
Community Development Division – Affordable Housing Programs
LOAN APPLICATION

BUILDING INFORMATION

Sq. Ft. of House(Do not count garages or carports): _____	Number of bedrooms: _____	Number of bathrooms: _____	Private water well <input type="checkbox"/>	Septic System <input type="checkbox"/>
			Private water system <input type="checkbox"/>	Public Sewers <input type="checkbox"/>
Approximate age of home: _____	Year home purchased: _____	Do you have fire insurance on home: YES / NO	Agent's Name: _____	Phone No.: (____) _____
Amount originally paid for home: \$ _____			Insurance Co. Name: _____	Policy No.: _____

APPLICANT INFORMATION

Home Address		City	State	Zip
Mailing Address		City	State	Zip
Phone Number		Cell Phone Number		
How did you hear about our program?		Mail ___ Newspaper ___ Radio ___ TV ___ Other ___		
Describe the rehabilitation work and improvements you want done on your home: _____ _____ _____ _____				
Name of applicant	Name:	DOB:	SSN:	CDL #:
Name of co-applicant	Name:	DOB:	SSN:	CDL #:
List all persons living in the house	Name:	DOB:	SSN:	Receives income? YES NO
	Name:	DOB:	SSN:	Receives income? YES NO
	Name:	DOB:	SSN:	Receives income? YES NO
	Name:	DOB:	SSN:	Receives income? YES NO

EMPLOYMENT AND FINANCIAL INFORMATION

Name of Applicant's Employer:	Applicant's Position:	Name of Co-Applicant's Employer:	Co-Applicant's Position:	
Street:		Street:		
City:	Phone No.:	City:	Phone No.:	
Source of Income	Applicant		Co-Applicant	
	Monthly Income	Annual Income	Monthly Income	Annual Income
Income from employment wages, salary, etc.	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
T.A.N.F.	\$	\$	\$	\$
Other family member income	\$	\$	\$	\$
Unemployment Benefits	\$	\$	\$	\$
Veterans Benefits	\$	\$	\$	\$
Retirement Earnings	\$	\$	\$	\$
Disability Benefits	\$	\$	\$	\$
Child Support and/or Alimony	\$	\$	\$	\$
Other Earnings	\$	\$	\$	\$
TOTAL EARNINGS	\$	\$	\$	\$



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**HOUSEHOLD EXPENSES**

Type of Expense	Monthly Expenses	Annual Expenses
Home Loan Payments	\$	\$
Utilities including water, sewer, gas, electric	\$	\$
Property Taxes	\$	\$
Home fire and Liability Insurance	\$	\$
Child Support / Alimony paid	\$	\$
Automobile	\$	\$
Automobile	\$	\$
Other	\$	\$
Other	\$	\$
TOTAL EXPENSES:	\$	\$

*****CalHome Asset Section – Attach Form #168 to back of loan application*******OUTSTANDING LOANS AND LONG TERM DEBT**

Existing Primary Home Mortgage (if any)			Existing Secondary Home Mortgage (if any)		
Name of Mortgage Company:			Name of Mortgage Company:		
Street Address:			Street Address:		
City:	State:	Zip Code:	City:	State:	Zip Code:
Loan Number:	Balance remaining on loan: \$ _____		Loan Number:	Balance remaining On loan: \$ _____	
Have you ever filed for bankruptcy <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If you have, what year did the bankruptcy occur?</i> _____			Have you ever been involved in a lawsuit which you had to pay damages? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If you have, what year did the lawsuit occur?</i> _____		
Are you a co-endorser of any outstanding loan made by other people? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If you are, who are you co-signing for, who is the loan with and what is the outstanding balance of the loan?</i>					
Name of person You are co-signing for: _____		Name of Lending Agency: _____	Amount of Outstanding Loan \$ _____		

AUTHORIZATION TO INSPECT PROPERTY

Borrower(s) hereby authorize the Community Development Division of the Fresno County Department of Public Works and Planning to make one or more inspections of the project site to determine the extent of work required to bring the structure up to minimum housing standards. Borrower(s) also understand that should Borrower(s) not obtain a loan from the County's Affordable Housing Programs that Borrower(s) will be responsible to correct any hazardous conditions that may be discovered.	Acceptance by Applicant (Initial)
	Acceptance by Co-Applicant (Initial)

ACKNOWLEDGEMENT AND ACCEPTANCE OF VOLUNTARY RELOCATION

Borrower(s) agree to voluntarily move out of the home should it become necessary because of construction paid for in part (or whole) by a loan from the County's Housing Assistance Programs. Borrower(s) understand and accept that the County will not provide any relocation benefits if such relocation is necessary. Borrower(s) further understand and accept that any such relocation shall be accomplished without the assistance of the County.	Acceptance by Applicant (Initial)
	Acceptance by Co-Applicant (Initial)

FEDERAL EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit application on the basis of sex, marital status, race, color, religion, national origin, age (provided that the applicant has the capacity to contract), receipt of income from a public assistance program, and the good faith exercised of rights under the Consumer Credit Protection Act. Compliance with this law is enforced by the Federal Trade Commission, Washington, D.C. 20580.

Income received as alimony, child support or separate maintenance need not be revealed by you unless you choose to rely on such sources to qualify for the loan. Income from these sources, as well as any other source, including part-time or temporary employment will not be discounted by this lender; However, careful consideration will be given to the stability and probable continuity of any income you disclose.

Borrower(s) have read and understand the foregoing and acknowledge receiving a copy of it.

Acceptance by Applicant (Initial)
Acceptance by Co-Applicant (Initial)

RACE-Voluntary

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

(Please check only one category)

American Indian or Alaska Native	Asian and White
Asian	Black or African American and White
Black or African American	American Indian or Alaska Native and Black or African American
Native Hawaiian	Hispanic or Mexican American
White	Other

STATE OF CALIFORNIA FAIR LENDING NOTICE

Under the Housing Financial Discrimination Act of 1997, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as higher interest rate, larger down payment or shorter maturity) based on: 1) Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood), except to a limited extent necessary to avoid unsafe and unsound business practice, or 2) Race, sex, color, religion, marital status, national origin, or ancestry. It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood, whether or not such composition is undergoing changes or is expected to undergo change.

If you wish to file a complaint, or if you have any questions about your rights, contact:

Department of Real Estate 107 S. Broadway, Room 8107 Los Angeles, CA 90012	OR	Department of Real Estate 185 Berry Street, Room 5816 San Francisco, CA 94107
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Acceptance by Applicant (Initial)
Acceptance by Co-Applicant (Initial)

Law requires that, if you file a complaint, you must receive a decision from the State within 30 days.

ACKNOWLEDGEMENT OF LOAN CONDITIONS

1. Borrower(s) acknowledge that verification or re-verification of information contained in the application may be made at any time by the County both directly or through a credit reporting agency, from any source named in this application, and that the original copy of this application will be retained by the County, even if the loan is not approved.
2. Borrower(s) acknowledge and agree that the County will rely on the information contained in the application and Borrower(s) have a continuing obligation to amend and or supplement the information provided in this application if any of the material facts which Borrower(s) have represented herein should change prior to closing.
3. Borrower(s) acknowledge and agree that in the event Borrower(s) payments on the loan indicated in this application become delinquent, the County may in addition to all their other rights and remedies, report Borrower(s) name(s) and account information to a credit reporting agency.
4. Borrower(s) acknowledge and agree that the loan requested by this application will be secured by a Deed of Trust on the property described herein.
5. Borrower(s) acknowledge and agree that the County makes no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.
6. Borrower(s) acknowledge and agree that Affordable Housing Program signs may be displayed on their project during the course of construction for program marketing purposes.
7. Borrower(s) acknowledge and agree that photos may be taken both of the dwelling as well as of family members during the course of construction and at completion of the project. Borrower(s) further understand the photos shall be used for obtaining required Environmental Reviews and may be used for Division presentations and marketing purposes.
8. Borrower(s) acknowledge that a Homeowner's Counseling Class, approved by the County, is required to obtain the loan and the cost for the class must be paid by the borrower(s) outside of the loan funding.
9. Borrower(s) acknowledge the County will review and approve submitted bid proposals for cost reasonableness and ensure scope of work complies with HUD/HOME regulations. Borrower(s) further understand that upon approval of the proposal, staff will notify them by phone.
10. Borrower(s) agree to be available to execute an agreement with contractor and sign loan and other required documents at a time determined by the County and Borrower(s). Borrower(s) further understands the signing of these documents will occur after the bid proposal has been approved by the County.
11. Borrower(s) acknowledge the County will schedule a sign-up meeting at which time Borrower(s) will sign the contractor agreement and other related loan documents including the Promissory Note and Deed of Trust. Borrower(s) further understand the County will notify Borrower(s) by phone of the scheduled sign-up meeting.
12. Borrower(s) acknowledge that a pre-construction conference will be conducted with the Contractor, Borrower and Community Development staff in attendance. Borrower(s) further understand they will issue the Notice to Proceed to the contractor during the conference and that construction must commence within 20 days of the start date on the Notice to Proceed.
13. Borrower(s) acknowledge the County will set-up Borrower(s) loan account after all loan, contract and related documents have been signed.
14. Borrower(s) acknowledge and agree that the property will not be used for any illegal or prohibited purpose or use. Borrower(s) further understand upon project completion they shall maintain property in accordance with Fresno County Codes and Ordinances. This includes keeping the lot free from weeds, trash, debris and non-operating vehicles.
15. Borrower(s) acknowledge Fresno County reserves the right to rescind Borrower(s) loan at any time upon Borrower(s) failure to comply with the above listed conditions or other mandated requirements by the funding sources on their project. Borrower(s) further understand Fresno County will provide written notification of such termination of Borrower(s) loan.
16. Borrower(s) acknowledge that should their loan application be approved by the Fresno County Finance Committee, the Borrower(s) are required to attend a homeowners training course approved by the County. This course must include a hands-on home maintenance component, in order to enable the homeowner to become familiar with the new improvements, and to ensure that the improvements are maintained.

CERTIFICATION

CERTIFICATION: Borrower(s) certify that the information provided in the application is true and correct as of the date set forth opposite Borrower(s) signature(s) on this application and acknowledge Borrower(s) understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties including but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et. seq. and liability for monetary damage to the County and any other person who may suffer any loss due to reliance upon any misrepresentation which Borrower(s) have made on this application.

_____ Date _____ Date
 Applicant Signature Co-Applicant Signature

COMMUNITY DEVELOPMENT USE DO NOT WRITE BELOW THIS LINE

PROJECT REPORTING DATA

Family Size: _____	FHH: <input type="checkbox"/> Yes <input type="checkbox"/> No	Handicap: <input type="checkbox"/> Yes <input type="checkbox"/> No
Elderly: <input type="checkbox"/> Yes <input type="checkbox"/> No (One or more person household with at least one (1) person 62 years of age or more.)		Farm Worker: <input type="checkbox"/> Yes <input type="checkbox"/> No
Target Area: _____ No.: _____	Comments: _____ _____ _____	