



**NEIGHBORHOOD STABILIZATION PROGRAM (NSP)
PURCHASE ASSISTANCE (FTHB)**

CITY OF POMPANO BEACH

HOMEBUYER PROGRAMS APPLICATION

“Making your home ownership dream come true, one family at a time “

Administered by:
Office of Housing & Urban Improvement
100 West Atlantic Blvd, Suite 220
Pompano Beach, FL 33060
Phone (954) 786-4657
Fax (954) 786-5534

Hours of Operation
Monday through Friday
8:00 a.m. until 5:00 p.m.

APPLICATION CHECKLIST

Print Your Name _____ **Date:** _____

Please do not use white out on the application. Original application must be submitted; faxed copies are not acceptable.

☐ All adult household members (18 years of age or older) **must** sign the application.

☐ **FULLY SIGNED SALES CONTRACT (all parties)**

☐ **Attach:** Copies of photo ID and Social Security Cards for **all** household members.

☐ **Attach:** Copy of current 2 years income tax return with W2s and/or 1099's for all household members employed over the age of 18.

☐ **Attach: Guardian for a minor (except foster children):** Please provide official proof of guardianship.

☐ **Attach:** Proof of citizenship/ resident alien. Copy of front and back of Alien Registration Cards (Green Card), if any applicant is not a citizen, voter's registration, or passport.

☐ **Attach:** Copy of Birth Certificate for **all** household members.

☐ **Attach:** Six months most current paycheck stubs for **all** household members who are currently employed.

☐ **Attach: Self-employed Requirements:** An audited or un-audited financial statement of business income along with a signed statement from the self-employed giving anticipated net income for the next 12 months. If you are unable to provide this, one (1) of the following may be accepted: **a)** Signed and dated copies of prior three (3) years' tax returns along with a statement or affidavit of anticipated net income for the next 12 months; or **b)** Signed and dated statements of net income for the next 12 months from a certified accountant.

☐ **Attach:** If any household member is receiving Social Security or SSI Benefit, attach a current benefit statement for each person. (Current benefit statements can be requested in person at your Social Security Administration Office)

☐ **Attach:** A commitment/approval letter from a Bank or Lender stating the amount of loan for which you are qualified and the estimated interest rate and terms for a first mortgage.

☐ **Attach: Child Support** must be reported for all children who are not living with both of their natural parents. For example, applicants who have children in the household and who are not residing with both natural parents must show that he/she is collecting the amount of court ordered support reported in the divorce/separation/child support agreement by providing a copy of the court order. If the applicant does not have a court order or if the applicant is not currently receiving the court order support, the applicant must show proof that he/she has recently opened a child support case (indicating case number) with the past 90 days at the Child Support Enforcement Office, State of Florida Department of Revenue (Telephone number 800.622.5437).

☐ **Attach:** Proof of other income received by any household member, such as: Alimony, Unemployment benefits, Pension Benefits, or any other income you receive regularly.

☐ **Attach:** A complete copy of the last six months bank statements, **for all** accounts that are open for each household member.

☐ **Attach:** A copy of last month's statement for Retirement funds, IRA, State or other funds.

☐ **Attach:** Homebuyer Class Certificate for each buyer

☐ **Attach:** Proof of marriage, divorce, alimony, child support (If divorced, attach a copy of your Divorce Decree).

☐ **Attach:** If any household member 18 or older is in school and working; a copy of current school registration showing how many credits they are taking.

☐ **Attach:** Credit Reports (for applicant & co-applicant)

☐ **Attach:** Buyer inspection and Lender appraisal for property under purchase contract.

This program is open to all without regard to race, color, sex, handicap, religion, familial or marital status, or national origin. The City of Pompano Beach is a first come, first eligible basis. Those who supply the program with all the information needed to process their application while funds are available will be processed first. Your "**APPLICATION**" will be **denied** if you do not provide the requested information. Your "**APPLICATION**" will be **denied** if the information is received after all funds have been obligated. If you have any questions or need assistance please call the number below.

***NOTE: There are Limited Funds and Restrictions Apply.**

OFFICE OF HOUSING & URBAN IMPROVEMENT
100 WEST ATLANTIC BLVD., SUITE 220 – POMPANO BEACH, FL 33060
TELEPHONE 954.786.4659 | FAX 954.786.5534

NEIGHBORHOOD STABILIZATION PROGRAM (NSP) PURCHASE ASSISTANCE (FTHB)

The City of Pompano Beach, using Federal Neighborhood Stabilization Program (NSP) or First Time Homebuyer funds, is pleased to provide purchase assistance for low to middle-income households for the purchase of an NSP or other property in Pompano Beach to ***occupy as their primary residence***. Assistance is in the form of a 20 year deferred loan with 0% interest, reduced 20% per year in the last 5 years that reverts to a grant if all program conditions are met. This program is administered by the City of Pompano Beach Office of Housing and Urban Improvement (OHUI). Should you have any questions pertaining to this application please contact:

City of Pompano Beach Office of Housing and Urban Improvement
100 W. Atlantic Blvd, Suite 220
Pompano Beach, FL 33060
Phone: 954-786-4659 Email: OHUI@copbfl.com

PURCHASE ASSISTANCE

1. Maximum purchase assistance for NSP is **up to \$40,000** for the 50-120% income category and for the FTHB is up to \$40,000. **City's assistance may not exceed 50% of the purchase price.** See income chart below.
2. All applicants must be pre-approved by a lender who agrees to abide by the City's approved underwriting criteria. The City does not have an approved lenders list.
3. Applications will be accepted during the open enrollment period or until sufficient applications are received.
4. Funds are available on a first come, first qualified, first served basis.
5. Should your income change after you were determined income eligible and assistance has not been provided, your program eligibility will have to be recertified.
6. You may use any real estate licensee of your choice. We also recommend you seek competent legal advice.

2019 Maximum Income Limits Per Income Category (Effective 04.15.2019)

| Household Size | Very- Low 50% | Low 80% | Mod 120% <small>Only for SHIP Funds</small> |
|----------------|------------------|------------|---|
| 1 | 29,500 | 47,150 | 70,800 |
| 2 | 33,700 | 53,900 | 80,880 |
| 3 | 37,900 | 60,650 | 90,960 |
| 4 | 42,100 | 67,350 | 101,040 |
| 5 | 45,500 | 72,750 | 109,200 |
| 6 | 48,850 | 78,150 | 117,240 |
| 7 | 52,250 | 85,550 | 125,400 |
| 8 | 55,600 | 88,950 | 133,440 |

***Income guidelines and purchase prices are subject to change without notice.**

NEIGHBORHOOD STABILIZATION PROGRAM (NSP) PURCHASE ASSISTANCE (FTHB)

PURCHASE ASSISTANCE PROGRAM DISCLOSURES

City of Pompano Beach Purchase Assistance Process

1. Read, understand and sign program application disclosures. Signed disclosures must accompany application.
2. Be pre-qualified/pre-approved by a participating lender.
3. Schedule an appointment with the City of Pompano Office of Housing and Urban Improvement (OHUI) to submit your completed application.
4. Your application will receive an initial review from OHUI staff and you will receive a pre-award letter acknowledging receipt of your application. This does not reserve funding for you and all information presented will be verified. A final approval will not be awarded and funds will not be reserved until an executed contract is received.
5. Homebuyers must provide at least 3% towards a down payment and closing costs.
6. All purchase contracts must contain the program's required addendum, which outlines program conditions and disclosures. Program requirements must be acknowledged by both buyer and seller.
7. Once your offer for purchase is accepted on the property, you will need to order your own appraisal and property inspection.
8. Funds are on a first come, first qualified basis.
9. Your lender will need your executed purchase contract to finish processing your loan.
10. You will be required to attend and satisfactorily complete a HUD Approved 8 Hour Homebuyer's Education Class. We advise you do this as early as possible to help you understand the home buying process. It is valid for 12 months. This must be on file before your scheduled closing.
11. You will sign a mortgage and promissory note for the purchase assistance you receive.

Mortgage Pre-Qualification/Pre-Approval Required

OHUI Staff will not be able to accept an application without a lender's pre-qualification/pre-approval letter. The lender will require you to complete a loan application and will review your credit, income and other standard loan information to determine if you qualify for a mortgage and how much you are able to afford. Interest rates, loan amounts and terms of any loan are subject to negotiation between lender and borrower. Throughout the process, the lender who pre-qualified you may request additional information from you to complete the loan application. You must be determined both income eligible for the purchase assistance program and able to secure a loan to receive assistance from the City.

Income Certification Process

A third party will verify all household income information. The verification is required to determine your eligibility for assistance under the program guidelines. If you qualify for assistance, your income will be certified and you will receive a notice of eligibility. Should your income change after you were determined income eligible and assistance has not yet been provided, your program eligibility will have to be recertified.

OHUI reviews all final loan packages and inspection reports to determine program eligibility. All loan documentation, sales contracts and property inspections will be forwarded to OHUI by your lender. Once you have received a mortgage commitment from your lender, you must be sure that OHUI receives a copy of your HUD 1 closing statement at least **48 hours** prior to closing to enable final compliance review with NSP/FTHB program rules.

The City of Pompano Beach is not acting in any capacity relating to mortgage or real estate transaction. You agree to hold harmless the City of Pompano Beach, any governmental agency, its officers, employees, stockholders, agents, successors and assigns from any and all liability that may arise due to you applying for any grant or mortgage or your purchase of any real estate. ***Applicants should always seek competent, professional legal advice when engaging in any real estate related transaction.***

Applicant's Signature

Date

Co-Applicant's Signature

Date

CITY OF POMPANO BEACH
NEIGHBORHOOD STABILIZATION PROGRAM (NSP)
PURCHASE ASSISTANCE PROGRAM DISCLOSURES

FALSE STATEMENTS DISCLOSURE AND ACKNOWLEDGMENT

By completing and submitting this application, you acknowledge that the intent of the NSP/FTHB program is to assist households who would like to purchase a property as an owner occupied residence. Under the City's NSP program, you do not have to be a first time homebuyer.

By signing this disclosure and completing this application, you attest to the fact that you do not currently own any other residential real estate and that you intend to purchase a property as your primary residence as stipulated in the terms of your agreement with the City. You will be required to maintain a homestead exemption status and maintain flood and hazard/homeowners insurance for the duration of the term stipulated in your agreement with the City.

FEDERAL WARNING: There are fines and imprisonment—\$10,000/5years—for anyone who makes false, fictitious, or fraudulent statements or entries in any matter within the jurisdiction of the Federal Government (18 U.S.C 1001).

STATE WARNING: Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under S775.082 o 775.83.

LOCAL WARNING: The local government overseeing the administration of this program, may also impose fines and/or imprisonment for anyone who makes false, fictitious or fraudulent statements regarding, income assets, liabilities, household size, occupancy and any other information necessary to determine eligibility for this program.

I/We have read, understand and acknowledge the above disclosure.

Applicant's Signature

Date

Co-Applicant's Signature

Date

PUBLIC RECORDS DISCLOSURE AND ACKNOWLEDGMENT

Information provided by the applicant may be subject to Chapter 119, Florida Statutes regarding Open Records. Information provided by you that is not protected by Florida Statutes can be requested by any individual for their review and/or use. This is without regard as to whether or not you qualify for funding under the program(s) for which you are applying.

Having been advised of this fact prior to making application for assistance or supplying any information, I/We agree to hold harmless and indemnify the City of Pompano Beach, any governmental agency, its officers, employees, stockholders, agents, successors and assigns from any and all liability and costs that may arise due to compliance with the provisions of Chapter 119, Florida Statutes.

I/We agree that the City of Pompano Beach, have any duty or obligation to assert any defense, exception, or exemption to prevent any or all information given to the Office of Housing and Urban Improvement in connection with this application, or obtained by them in connection with this application, from being disclosed pursuant to a public records law request.

Furthermore, by signing below, I/we agree that the City of Pompano Beach have any obligation or duty to provide me/us with notice that a public records law request has been made.

I/We agree to hold harmless the City of Pompano Beach or any governmental agency, its officers, employees, stock holders, agents, successors and assigns from any and all liability that may arise due to my/our applying for any grant or mortgage or my/our purchase of any real estate, or any matter funded by the City of Pompano Beach .

Applicant's Signature

Date

Co-Applicant's Signature

Date



**NOTICE OF COLLECTING SOCIAL SECURITY
NUMBER FOR GOVERNMENT PURPOSE**

The City collects your social security number for a number of different purposes. The Florida Public Records Law (specifically, section 119.071(5), Florida Statutes (2007), requires the City to give you this written statement explaining the purpose and authority for collecting your social security number.

Your social security number is being collected for the purposes of income certifying you for the City's purchase assistance program, which requires third-party verification of assets, employment and income. In addition, this information may be collected to verify unemployment benefits, social security/disability benefits and other related information necessary to determine income and assets and your eligibility for the program that is funded by local, Federal and/or State program dollars.

**Authorization to Collect Social
Security Number**

- 24 CFR 5.609, referred to as "Part 5 Annual Income" - Code of Federal Regulations.
- City of Pompano Beach NSP/FTHB Implementation Procedures.

Your social security number will not be used for any other purpose other than verifying your eligibility for the City's program.

I/We have read and understand this information.

Applicant's Signature

Date

Co-Applicant's Signature

Date



CITY OF POMPANO BEACH
OFFICE OF HOUSING AND URBAN IMPROVEMENT

CONFLICT OF INTEREST DISCLOSURE

As a prospective applicant of the NSP ☐ or FTHB ☐ Program in the City of Pompano Beach, I understand that I must disclose my relationship with other persons who I may be associated within the City of Pompano Beach. I, therefore, attest to the following:

Mark Yes or No to indicate your answer.

_____ I **am not** a current City of Pompano Beach official, employee, board member, Commissioner, agent and/or other representative of the City.

_____ I **am** a current City of Pompano Beach official, employee, board member, Commissioner, agent and/or other representative of the City.

Position/Title _____

_____ I **am** a former City of Pompano Beach official, employee, board member, Commissioner, agent and/or other representative of the City.

Position/Title _____

Date Employment/Term Ended _____

_____ To the best of my knowledge, I **am not** aware of any current City of Pompano Beach official, employee, board member, commissioner, agent and/or other representative of the City who is related to me or with whom I am a business associate.

_____ I **am** related to or have a business relationship with a current City of Pompano Beach official, employee, board member, commissioner, agent and/or other representative.

His/her name is _____

This person is associated with the City in the capacity as: _____

The relationship of the person is as follows:

___Parent ___Spouse ___Immediate family ___Business associate ___Other

Applicant's Name (Print)

Applicant's Signature

Date

Applicant's Mailing Address

PENALTY FOR FALSE OR FRAUDULENT STATEMENT, U.S.C. Title 18, Section 1001, provides: "Whoever in any manner within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies... or makes any false fictitious or fraudulent statement of representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious, or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than 5 years or both."



Verification of Citizenship, or Qualified Alien Status Affidavit/Declaration/Certification

Title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 provides that only U.S. citizens, U.S. non-citizen nationals or Qualified Aliens (and sometimes only particular categories of qualified aliens) are eligible for federal public benefits. Further amendments to the Act have established fair and nondiscriminatory procedures for applicants to provide proof of citizenship.

The City of Pompano Beach, as a federal benefit provider, through the Office of Housing and Urban Improvement, most specifically, the Neighborhood Stabilization or First Time Homebuyer Program, is required to implement the Act, and hence make determinations regarding citizenship, qualified alien status, and eligibility to participate in this program.

These regulations, as promulgated by the Federal Government, make certain that applicants who are not U.S. citizens, U.S. non-citizen nationals, or Qualified Aliens are not eligible to participate in the City of Pompano Beach's Neighborhood Stabilization or First Time Homebuyer Program.

Therefore, I certify that:

Print Full Name of Head of Household

Date of Birth

- am a United States citizen, United States non-citizen national or Qualified Alien as defined by Title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as amended
- and I certify or declare under penalty of perjury, under the laws of the United States of America and the State of Florida that the foregoing is true and correct.

Signature

Date

Note: *Faxed or e-mailed forms, or forms without an original signature are not acceptable*

Neighborhood Stabilization & First Time Homebuyer Programs
Additional Information

Neighborhood Stabilization & First Time Homebuyers:

- ✓ No current home ownership is allowed.
- ✓ All properties will be subject to full inspection.
- ✓ No funds are to be escrowed for repairs. Repairs must be addressed before purchase.
- ✓ Borrowers are required to have sufficient funds available to cover one (1) to three percent (3) percent of the total purchase price for the property depending on program.
- ✓ The borrower will need to obtain a **fixed** rate loan from a mortgage lender.
- ✓ Funds are reserved for a maximum of one hundred and eighty (**180**) days for eligible borrowers with an executed purchase contract and a mortgage pre-approval letter from a mortgage lender.
- ✓ If the property transfers to legal heirs who are income-eligible, the loan may be assumable under the original terms and conditions of the original contract. All assumable loans are subject to the approval of the City of Pompano Beach.
- ✓ Eligible properties include single-family homes, town homes, condominiums, or villas located in the corporate limits of the City of Pompano Beach.

The attached list of items are to be received by the City of Pompano Beach for Final Approval at least two weeks before the scheduled closing date:

- ✓ First Mortgage Loan Application (Form 1003)
- ✓ Underwriting and Transmittal Summary (FHLMC Form 1077 or FNMA form 1008)
- ✓ Lender Commitment Letter
- ✓ Home Inspection Report for Existing Home – Section 8 Minimum Housing Quality Standards must be met.
- ✓ Copy of the Appraisal
- ✓ Executed Closing Statement
- ✓ Title Policy (City must be insured)
- ✓ Homeowner's Hazard and Flood Insurance Policy, if applicable
- ✓ Good Faith Estimate
- ✓ HUD-1 – Settlement Statement
- ✓ Executed First Mortgage & Promissory Note
- ✓ Copy of Recorded Warranty Deed
- ✓ Copy of Certificate of Occupancy for New Construction
- ✓ Any other documents that may be required under program guidelines.

CERTIFIED HOMEBUYER CLASSES

- **Housing Foundation of America, Inc.**
A Certified Counseling Agency
2400 N. University Drive
Pembroke Pine, FL 33024
954/923-5001
www.approvedbyhud.org email – hudcertified@yahoo.com
- **Neighborhood Housing Services**
2800 Oakland Park Blvd., Suite 301
Ft. Lauderdale, FL 33311
954/564-4037 Extensions 1100 & 1127
- **Urban League of Broward County**
3521 W. Broward Blvd, Suite 201
Fort Lauderdale, FL 33312
954/584-0777
954/625-2570 Class is free and fills up fast. Class is given on the second Saturday of each month. You must register in advance online. Go to <http://www.ulbroward.org>
- **Haven Economic Development, Inc.**
1220 S.W. 53rd Street, Suite 504
Cooper City, FL 33330
954/423-1637
- **Consumer Credit and Budget Counseling, Inc. (online)**
<http://www.cc-bc.com/>
- **Consolidated Credit Counseling Services (se habla Espanol)**
5701 W. Sunrise Blvd.
866/435-1876
Class cost is \$75.00 (fee includes credit counseling and certificate).
Classes are given on the second and third Thursday of each month.
- **Oasis of Hope Community Development Corporation, Inc.**
600 SW 3 Street, Suite 2290, Pompano Beach, FL 33060
www.oasiscdc.org
954-586-1283 Office
954-586-1114 Fax

*** The City of Pompano Beach does not in anyway endorse or support any of the above. This is for information purposes only!**



City of Pompano Beach Purchase Assistance Application

Program: ☐ First Time Homebuyer ☐ Neighborhood Stabilization (office use only)

| GENERAL INFORMATION | | | | | | | |
|--|---------------|------------------------|-----|------------------------|---------------------|-------------------------|----------|
| Applicant: | | | | Date of Birth: | | Social Security Number: | |
| Spouse and/or Co-Applicant: | | | | Date of Birth: | | Social Security Number: | |
| | | | | | | | |
| Street Address | | City | | State | | Zip Code | |
| | | | | | | | |
| Mailing Address or P.O. Box # | | City | | State | | Zip Code | |
| | | | | | | | |
| () Home Telephone | | () Business Telephone | | () Cell Number | | E-mail Address | |
| | | | | | | | |
| LIST ALL OTHER HOUSEHOLD MEMBERS WHO LIVE WITH YOU: | | | | | | | |
| Name | Date of Birth | age | sex | Social Security Number | Relationship to You | Retired/ Disabled | Employed |
| | | | | | | Yes/ No | Yes/ No |
| | | | | | | Yes/ No | Yes/ No |
| | | | | | | Yes/ No | Yes/ No |
| | | | | | | Yes/ No | Yes/ No |
| | | | | | | Yes/ No | Yes/ No |
| Years Living at the address? _____ Is applicant, co-applicant, or any other household member, age 18 or older, a full-time student? If yes, please list name _____ Number of Dependents (under 18 years of age): _____ Does Applicant/Co-Applicant currently or has ever owned real property? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, was the lost interest of the home due to a divorce? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, type of unit to be purchased? _____ Existing Unit _____ Newly Constructed Unit How did you hear about the program? Newspaper: _____ Neighbor: _____ City Hall: _____ Other: _____ | | | | | | | |

| EMPLOYMENT INFORMATION FOR ALL HOUSEHOLD MEMBERS | | | | | | |
|--|----------|---------|-------|------------------|-------------|----------------------|
| Employee Name | Employer | Address | Phone | Employed From/To | Rate of Pay | Monthly gross income |
| | | | | | | |
| | | | | | | |
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| OTHER SOURCES OF INCOME INCLUDING SOCIAL SECURITY, TANF, CHILD SUPPORT, ALIMONY, PENSIONS, UNEMPLOYMENT, ETC. | | | |
|---|-----------------|--------------|------------------------|
| Beneficiary name | Type of benefit | Claim number | Monthly benefit amount |
| | | | |
| | | | |
| | | | |
| | | | |

LIST ASSETS FOR ALL HOUSEHOLD MEMBERS INCLUDING CHECKING, SAVINGS, CD'S, CREDIT UNION ACCOUNTS, STOCKS, BONDS, LIFE INSURANCE POLICIES, REAL ESTATE, ETC. INCLUDING ASSETS DISPOSED OF WITHIN THE LAST TWO YEARS

| Asset belongs to | Asset bank or company name | Type of account | Account number | Total cash value of asset | Annual income from asset |
|------------------|----------------------------|-----------------|----------------|---------------------------|--------------------------|
| | | | | | |
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LIABILITIES – LIST ALL OUTSTANDING OBLIGATIONS AND DEBT INCLUDING CREDIT CARD DEBT, AUTO LOANS, REAL ESTATE AND MORTGAGE LOANS, CHARGE CARDS, ETC.

| Debt belongs to | Creditor's Name | Balance Owed | Monthly Payment |
|-----------------|-----------------|--------------|-----------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |

Profile: This program is Federally & State funded. Therefore, we request you to complete the following information for statistical purposes only.

Applicant

Marital Status: ☐ Single ☐ Married ☐ Widow/Widower ☐ Divorced ☐ Separated

Citizen / Resident Alien: ☐ Yes ☐ No

Sex: ☐ Male ☐ Female

Race/National Origin:

☐ Black ☐ White
☐ Asian or Pacific Islander ☐ American Indian or Alaskan Native
☐ Other (Specify) _____

Ethnicity

☐ Hispanic ☐ Non-Hispanic

Co-applicant

Marital Status: ☐ Single ☐ Married ☐ Widow/Widower ☐ Divorced ☐ Separated

Citizen / Resident Alien: ☐ Yes ☐ No

Sex: ☐ Male ☐ Female

Race/National Origin:

☐ Black ☐ White
☐ Asian or Pacific Islander ☐ American Indian or Alaskan Native
☐ Other (Specify) _____

Ethnicity

☐ Hispanic ☐ Non-Hispanic

LENDER INFORMATION

Lending Institution: _____ Phone #: _____

Lender's Address: _____

Have you receive a commitment/approval letter from the lender? _____ Loan Number: _____

Broker/Loan Officer Name _____ Phone #: _____

REAL ESTATE AGENT'S INFORMATION

Agency Name: _____ Phone #: _____

Agency Address: _____

Do you have a signed contract? _____ If yes, what is your closing date? _____

Real Estate Agent's Name: _____ Phone #: _____

AUTHORIZATION TO VERIFY INFORMATION

This is authorization for the City of Pompano Beach to verify previous or current information regarding me/us. The undersigned specifically acknowledge(s) that: (1) verification or re-verification of any information contained in this application may be made by the City of Pompano Beach from any source named in this application, as well as, banks, credit unions, a credit reporting agency and other sources not specifically identified here; (2) the City of Pompano Beach may make copies of this letter for distribution to any party with which I (we) have a financial or credit relationship and that any party may treat such copy, including a faxed copy, as an original; (3) the property will be occupied as the applicant's primary residence.

AGREEMENT

The undersigned understands that the intent of this application is for purposes of pre-qualifying only and does not guarantee acceptance or approval and no commitment is hereby made on the part of either the applicant or the City of Pompano Beach. We further understand that all information and documents provided with, and in association with this application, are public records and as such are subject to the State of Florida's public records laws.

I/We certify the information provided in this application is true and correct as of the date set forth opposite my signature on this application. Any property assisted under this program will not be used for any illegal or restricted purposes, and will be used solely as my / our principal residence.

Any intentionally false or fraudulent statement or supporting document will constitute cancellation of this application and liability in any legal action brought against me/us by the City. The City of Pompano Beach is hereby authorized to verify any of the above information and to inspect the property prior to approval. I/we agree to have no claim for defamation, violation of privacy or other claims against any person, firm or corporation by reason of any statement or information released by them to the City of Pompano Beach.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT: Federal law, U.S.C. Title 18, Sec. 1001, provides: Whoever, in any matter within the jurisdiction of any department or agency of the U.S. knowingly and willfully falsifies ... or makes false, fictitious or fraudulent statements, or entries, shall be fined not more than \$10,000 or imprisoned for not more than five years, or both.

PRIVACY ACT NOTICE

This information is to be used by the agency collecting it, or its assignees, in determining whether you qualify as a prospective loan client under its Program. It will not be disclosed outside the agency except as required and permitted by law. Failure to provide this information may delay or result in rejection of your application. All information you provide is subject to Florida's public records laws.

| | | |
|-------------------------------------|--------------------------|------|
| Applicant's Name (Print or Type) | Applicant's Signature | Date |
| X | X | |
| Co-Applicant's Name (Print or Type) | Co-Applicant's Signature | Date |
| X | X | |
| Other Adult's Name (Print or Type) | Other Adult's Signature | Date |
| X | X | |
| Other Adult's Name (Print or Type) | Other Adult's Signature | Date |
| X | X | |
| Other Adult's Name (Print or Type) | Other Adult's Signature | Date |
| X | X | |
| Other Adult's Name (Print or Type) | Other Adult's Signature | Date |
| X | X | |

| | |
|--|------------------------------------|
| To be completed by Interviewer | |
| This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Walk-in | Interviewer's Name (print or type) |
| | Interviewer's Signature |

APPLICATION CHECKLIST

Print Your Name _____ **Date:** _____

Please do not use white out on the application. Original application must be submitted; faxed copies are not acceptable.

☐ All adult household members (18 years of age or older) **must** sign the application.

☐ **FULLY SIGNED SALES CONTRACT (all parties)**

☐ **Attach:** Copies of photo ID and Social Security Cards for **all** household members.

☐ **Attach:** Copy of current 2 years income tax return with W2s and/or 1099's for all household members employed over the age of 18.

☐ **Attach:** **Guardian for a minor (except foster children):** Please provide official proof of guardianship.

☐ **Attach:** Proof of citizenship/ resident alien. Copy of front and back of Alien Registration Cards (Green Card), if any applicant is not a citizen, voter's registration, or passport.

☐ **Attach:** Copy of Birth Certificate for **all** household members.

☐ **Attach:** Six months most current paycheck stubs for **all** household members who are currently employed.

☐ **Attach: Self-employed Requirements:** An audited or un-audited financial statement of business income along with a signed statement from the self-employed giving anticipated net income for the next 12 months. If you are unable to provide this, one (1) of the following may be accepted: **a)** Signed and dated copies of prior three (3) years' tax returns along with a statement or affidavit of anticipated net income for the next 12 months; or **b)** Signed and dated statements of net income for the next 12 months from a certified accountant.

☐ **Attach:** If any household member is receiving Social Security or SSI Benefit, attach a current benefit statement for each person. (Current benefit statements can be requested in person at your Social Security Administration Office)

☐ **Attach:** A commitment/approval letter from a Bank or Lender stating the amount of loan for which you are qualified and the estimated interest rate and terms for a first mortgage.

☐ **Attach: Child Support** must be reported for all children who are not living with both of their natural parents. For example, applicants who have children in the household and who are not residing with both natural parents must show that he/she is collecting the amount of court ordered support reported in the divorce/separation/child support agreement by providing a copy of the court order. If the applicant does not have a court order or if the applicant is not currently receiving the court order support, the applicant must show proof that he/she has recently opened a child support case (indicating case number) with the past 90 days at the Child Support Enforcement Office, State of Florida Department of Revenue (Telephone number 800.622.5437).

☐ **Attach:** Proof of other income received by any household member, such as: Alimony, Unemployment benefits, Pension Benefits, or any other income you receive regularly.

☐ **Attach:** A complete copy of the last six months bank statements, for **all** accounts that are open for each household member.

☐ **Attach:** A copy of last month's statement for Retirement funds, IRA, State or other funds.

☐ **Attach:** Homebuyer Class Certificate for each buyer

☐ **Attach:** Proof of marriage, divorce, alimony, child support (If divorced, attach a copy of your Divorce Decree).

☐ **Attach:** If any household member 18 or older is in school and working; a copy of current school registration showing how many credits they are taking.

☐ **Attach:** Credit Reports (for applicant & co-applicant)

☐ **Attach:** Buyer inspection and Lender appraisal for property under purchase contract.

This program is open to all without regard to race, color, sex, handicap, religion, familial or marital status, or national origin. The City of Pompano Beach is a first come, first eligible basis. Those who supply the program with all the information needed to process their application while funds are available will be processed first. Your "APPLICATION" will be **denied** if you do not provide the requested information. Your "APPLICATION" will be **denied** if the information is received after all funds have been obligated. If you have any questions or need assistance please call the number below.

***NOTE: There are Limited Funds and Restrictions Apply.**

OFFICE OF HOUSING & URBAN IMPROVEMENT
100 WEST ATLANTIC BLVD., SUITE 220 – POMPANO BEACH, FL 33060
TELEPHONE 954.786.4659 | FAX 954.786.5534