



**CalHFA Borrower & Lender Affidavit  
Of Loan Analysis Comparison  
(for use with CHDAP stand-alone<sup>1</sup> only)**

I, \_\_\_\_\_ and I, \_\_\_\_\_  
 "Applicant(s)", have applied for a home mortgage originated by \_\_\_\_\_.  
 Pursuant to the Mortgage Program of the California Housing Finance Agency ("CalHFA"), do hereby represent and  
 warrant as follows:

<b>CHDAP #</b>		<b>CH-</b>
<b>Property Address</b>		
Street:		County:
City:	State: <b>CA</b>	Zip:
<b>Lender Declaration</b>		
I certify that I have provided the Applicant(s) with a monthly housing payment (PITI <sup>2</sup> ) and required down payment and closing cost comparison between their proposed non-CalHFA first mortgage and a comparable CalHFA first mortgage, and this applicant has chosen a non-CalHFA first mortgage.		
I declare under penalty of perjury that the foregoing is true and correct.	Date:	
Signature of Lender Representative:	Printed Name of Lender Representative/Title:	
<b>Borrower Declaration</b>		
I certify that I, the Applicant(s), have received from my lender a monthly housing payment (PITI <sup>2</sup> ) and required down payment and closing cost comparison between my proposed non-CalHFA first mortgage and a comparable CalHFA first mortgage and that I am choosing a non-CalHFA first mortgage.		
I declare under penalty of perjury that the foregoing is true and correct.	Date:	
Signature of Applicant(s):	Printed Name of Applicant:	

<sup>1</sup> A CHDAP stand-alone is defined as a CHDAP loan subordinate to a non-CalHFA first mortgage

<sup>2</sup> PITI = Principal, Interest, Taxes and Insurance (+ HOA payment, if applicable)