



Single Family Lending Program Bulletin

July 30, 2018

Program Bulletin #2018-16

To: CalHFA Approved Lenders

New, Simplified CalHFA Borrower's Affidavit and Certification

This Program Bulletin supersedes Program Bulletin 2018-11. Effective for reservations on or after August 6, 2018, all lenders are required to use the newest CalHFA Borrower Affidavit and Certification replacing the existing borrower affidavit. Lenders are encouraged to start using this new affidavit immediately, as it is simpler and contains fewer boxes to check. A copy of the new Borrower Affidavit is attached for reference. Loans submitted to CalHFA for compliance approval after August 6, 2018 without this completed and signed Borrower's Affidavit and Certification may be subject to suspense.

A fillable version of the affidavit can be found on the [CalHFA Forms webpage](#). Borrower(s) may sign the form electronically.

For questions about this bulletin, contact CalHFA Single Family Lending by phone 916.326.8033 or by email at SFLending@calhfa.ca.gov. In addition, you can always visit CalHFA's website at www.calhfa.ca.gov or Single Family Lending directly at www.calhfa.ca.gov/homeownership.

CalHFA thanks you for your business and we look forward to continuing to support your affordable housing loan needs.

Attachment



CalHFA Borrower Affidavit and Certification

I, _____, and I, _____,
 and I, _____, and I, _____
 (collectively, "Applicant"), having applied for a home mortgage pursuant to the Mortgage Program of the California Housing Finance Agency ("CalHFA"), do hereby represent and warrant as follows:

Statement of Citizenship, Alienage and Immigration Status for State Public Benefits			
Applicant certifies that I am either: (1) A citizen or other National of the United States, or (2) A "Qualified Alien" as defined at 8 U.S.C § 1641.			
Property Address			
Street:		County:	
City:	State: CA	Zip:	
Child Support			
Applicant certifies that if I receive child support of any kind, I am to supply my lender all documentation of child support income to be used for CalHFA's income limit calculation.			
Home Warranty Protection Plan			
Applicant certifies that I will purchase, during escrow, a minimum of a 1-year home warranty protection plan that covers the following items for the residence being financed by CalHFA unless I am purchasing a new construction property from a builder who is providing a home warranty or I am not a First Time homebuyer and exempt from purchasing a home warranty protection plan.			
<ul style="list-style-type: none"> • Water Heater(s) • Air Conditioning • Heating • Oven/Stove/Range, 			
[If an item is covered by an outstanding manufactured warranty, it does not need to be included in the warranty coverage]			
Owner Occupancy			
Applicant certifies that I intend to occupy the above referenced property within 60 days of my loan closing.			
Military Service Questionnaire [For Informational Purposes Only]			
Are any of the Applicant(s) now serving, or have ever served, on active duty in the U.S. Armed Forces, Military Reserves, or National Guard? Yes No Decline to Report			
Borrower Declaration			
I CERTIFY (OR DECLARE) UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CALIFORNIA THAT THE FOREGOING IS TRUE AND CORRECT. I AGREE THAT THE LENDER OR HOUSING SPONSOR TO WHICH I AM APPLYING MAY, DIRECTLY OR THROUGH ITS CONTRACTORS, AGENTS, GRANTEEES OR DESIGNEES, TAKE SUCH ACTIONS AS IT DEEMS NECESSARY TO VERIFY THE ACCURACY OF THIS DECLARATION. I FURTHER UNDERSTAND AND AGREE THAT ANY PERSON OR ENTITY CONTACTED BY THE LENDER OR HOUSING SPONSOR AND/OR ITS CONTRACTORS, AGENTS, GRANTEEES OR DESIGNEES, IN THE COURSE OF SUCH VERIFICATION, MAY RELEASE SUCH PERTINENT INFORMATION TO THE LENDER OR HOUSING SPONSOR AND/OR ITS CONTRACTORS, AGENTS, GRANTEEES OR DESIGNEES.			
_____ Signature	_____ Date	_____ Signature	_____ Date
_____ Signature	_____ Date	_____ Signature	_____ Date