



# Single Family Lending Program Bulletin

January 9, 2019

Program Bulletin #2019-02

To: CalHFA Approved Lenders

## New Borrower's Affidavit and New Restriction on Non-Occupant Co-Signors

Effective for all reservations on or after February 1, 2019 CalHFA will implement the following changes:

### New Borrower's Affidavit

CalHFA will require lenders to use the newest version of the [CalHFA Borrower Affidavit and Certification](#), which will now include the borrower self-certifying that they are a first-time homebuyer as defined on the affidavit. The borrower's first time homebuyer certification on this affidavit will be used in conjunction with CalHFA's current first time homebuyer validation procedures. This new affidavit is available for immediate use and CalHFA encourages lenders to use this affidavit starting immediately. Lenders failing to upload this new affidavit for loan reservations after February 1, 2019 will be subject to loan suspension.

### No Non-Occupant Co-signors

CalHFA will no longer allow non-occupant co-signors on any of its FHA or VA loan programs. Please see [CalHFA Program Handbooks](#) for all details.

For questions about this bulletin, contact CalHFA Single Family Lending Division by phone 916.326.8033 or by email at [SFLending@calhfa.ca.gov](mailto:SFLending@calhfa.ca.gov). Plus you can always visit CalHFA's website at: [www.calhfa.ca.gov](http://www.calhfa.ca.gov) or Single Family Lending directly at: [www.calhfa.ca.gov/homeownership](http://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:

Street:		

City:	State: CA	Zip:
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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

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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
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Signature	Date	Signature	Date
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