![CalHFA logo] California Housing Finance Agency
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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. Plus 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:

Property Address		
Street:		
City:	State: CA	Zip:

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.

First Time Homebuyer
Applicant certifies that no applicant above has had an ownership interest in any occupied primary residence during the previous three years or has lived with a spouse who has/had an ownership interest in a primary residence during the previous three years, unless the applicant has been affected by a Major Disaster in California as declared by FEMA.

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. ● 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, GRANTEES 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, GRANTEES OR DESIGNEES, IN THE COURSE OF SUCH VERIFICATION, MAY RELEASE SUCH PERTINENT INFORMATION TO THE LENDER OR HOUSING SPONSOR AND/OR ITS CONTRACTORS, AGENTS, GRANTEES OR DESIGNEES.

_____ _____   _____ _____
Signature   Date   Signature   Date

_____ _____   _____ _____
Signature   Date   Signature   Date