CalHFA Borrower Affidavit and Certification

I/we, Borrowers: _____

_____

_____

_____

(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:	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

If applicant is using any CalHFA down payment assistance or closing cost assistance loan(s), 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. Not applicable to 203(h), HUD 184, or refinance programs.

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. Not applicable if I am purchasing a new construction property from a builder who is providing a home warranty, I am not a First Time homebuyer, or using a CalHFA refinance program. 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.

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