

Now accepting applications for Palmdale community

AFFORDABLE HOUSING through this Enriched Neighborhood® program, United States veterans of any age or conflict (including National Guard) can qualify for a two or three bedroom home and pay no more than 30% of their monthly income for mortgage, utilities, taxes, and HOA insurance and dues. Built in collaboration with CalVet and the City of Palmdale, this 56 unit neighborhood will feature areas for children, an urban community garden, and several outdoor and common areas. Families enrolled in the program will also have access to free services and trainings that address the specific needs of veteran first-time home buyers.

To learn more about qualifications and how to apply, contact Habitat for Humanity SF/SCV's Family Services Department at (818) 884-8808 or by email at CVillavicencio@HumanityCA.org.

















Please email for submissions, questions, or verification of application:

CVillavicencio@HumanityCA.org

Application Workshops will be available upon request, please make sure to check your email for notified dates.

Requested Documents for Enriched Neighborhood®

- o **Application:** 1003 Uniform Residential Loan Application for Borrower and Co-Borrower.
- Life Story, this is a small autobiography about your experience during your military service. Please include details that will help strengthen your application (such as credit issues due to deployment). Also include any accommodations you would have in building your future home, or what you look forward to in home ownership. The life story not only gives us an opportunity to get to know you better, but it also gives us a chance to build a home exclusive to your experience and needs.
- o Copy of Discharge Papers (DD214 Member 4) Must have HONORABLE character of discharge
- Federal Tax Returns Signed (Years 2014, 2015 and 2016) including W2's: Borrower and Co-Borrower, and All Adult Individuals that will be living in the new residence; Forms 1040, 1099, 8863, 8880, 8917, 9325, 540 C1.
- o **Bank Statements and Pay Stubs Recent 3 Month History (All Pages):** Borrower and Co-Borrower, and All Adult Individuals that will be living in the new residence.
- **VOE** (**Verification of Employment Form**) Borrower and Co-Borrower, and All Adult Individuals that will be living in the new residence; signed by Employer.
- o **Permission to Pull Credit Form** Borrower and Co-Borrower.
- o **Driver's License (Color Copy)** Borrower and Co-Borrower, and All 16 and older Individuals that will be living in the new residence.
- Copy of Social Security Cards Borrower and Co-Borrower, and All Individuals that will be living in the new residence.
- Copy of Birth Certificates Borrower and Co-Borrower, and All Individuals that will be living in the new residence.
- o Willingness to Partner "Sweat Equity" Form Borrower and Co-Borrower.
- o **Photo Release Form** Borrower and Co-Borrower, and All Individuals that will be living in the new residence.
- o **CalVet Forms:** W9, Fair Lending Notice, Certification, Borrower's Authorization, 3rd party consent, Agreement to Self-Report, Vesting, Designation of Agent, Purchaser's Affidavit, Tax Recapture

If Applicable

- o **Letter of Explanation** Required for specific financial or living situations.
- o **If Married,** Copy of Marriage Certificate
- o If Divorced, we need copy of final divorce decree and custody agreement(s).
- o **Filed for Bankruptcy within 3 years** If yes, copy of Discharge of Debtor required.
- o **Self Employed** Provide schedule, profit and loss statements.
- o **Own 25% or more in a Business** Provide schedule, corporate return, etc.
- o **If currently in the U.S. Armed Forces (National Guard, Reserves, etc.)** provide statement of service.



PROSPECTIVE BUYERS INFORMATION

The following information is necessary to assist us in processing your preapproval request. Please answer as best you can, if the question is not applicable enter N/A in the field.

APPLI	CANTS NAME:						
	e provide contact information for the applicant that is available during business hours in case we question, be sure to include are code:						
	Telephone:						
	e-mail address:						
1.	Indicate the county in which you are interested in purchasing a property.						
	Los Angeles						
2.	Do you have a purchase price in mind?						
3.	Do you have money for down payment and closing cost?						
	If yes, how much do you plan to use towards your purchase?						
4.	Tell us what type of property you are interested in purchasing? <u>Habitat Home Ownership Home</u>						
	□ Single Family □ Condominium □ Planned Unit Development (PUD) □ Mobile Home in a Park □ Mobile Home on Land						
5.	If you intend to buy a condominium or PUD, indicate the maximum monthly Homeowner Association fee you will expect to pay?						
6.	If you are interested in a Mobile Home in a Park, what is the maximum monthly space rental fee that you want or expect to pay?						
7.	Tell us what type of home you are intending to purchase:						
	 □ New builder built track home □ Existing home (resale) □ Build a custom home Habitat Homeownership Build Track 						
8.	Have you had a CalVet loan before? □ Yes □ No						
	If yes, provide the date when you owned it:						
9.	Have you used your federal guaranteed VA loan before? □ Yes □ No						
	If yes, provide the date when you owned it:						
10.	Are you currently receiving VA Compensation? Yes No If yes, what is the percentage of your disability rating?						

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when The income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or The income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Agency Case Number Lender Case Number Mortgage **▼** Other (explain): VA ☐ Conventional Applied for: USDA/Rural FHA Housing Service Interest Rate No. of Months Amount Other (explain): Amortization Type: **▼** Fixed Rate \$ ARM (type): ☐ GPM **II. PROPERTY INFORMATION AND PURPOSE OF LOAN** Subject Property Address (street, city, state, & ZIP) No. of Units Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan Property will be: ☐ Purchase Other (explain): □ Construction Construction-Permanent ☐ Primary Residence ☐ Secondary Residence ☐ Investment Refinance Complete this line if construction or construction-permanent loan. (a) Present Value of Lot Year Lot Original Cost Amount Existing Liens (b) Cost of Improvements Total (a+b) Acquired \$ Complete this line if this is a refinance loan. Amount Existing Liens Purpose of Refinance Describe Improvements Original Cost made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Leasehold (show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) **III. BORROWER INFORMATION Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School | Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School Dependents (not listed by Co-Borrower) Dependents (not listed by Borrower) Married (includes registered domestic partners) Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No No. Separated Ages Ages Present Address (street, city, state, ZIP/ country) Own Rent Present Address (street, city, state, ZIP/ country) No. Yrs. No. Yrs. Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Borrower **Uniform Residential Loan Application** Co-Borrower

Freddie Mac Form 65 7/05 (rev. 6/09)

	Borrower		IV. EMPL	OYMENT IN	IFORMATIC	ON	Co-Borro	ower	
Name & Address of Em		Employed	Yrs. on this			address of Employer		Employed	Yrs. on this job
								. ,	
			Yrs. employ line of work	yed in this					Yrs. employed in this line of work/profession
			I IIIIO OI WOIN	грготоссіст					mio di woni profession
Position/Title/Type of Bu	usiness	Business I	l Phone (incl. a	area code)	Position/T	itle/Type of Business		Business F	Phone (incl. area code)
••			•	,					,
						e than one position, con			
Name & Address of Em	ployer Self E	mployed	Dates (from	n-to)	Name & A	address of Employer	☐ Self	Employed	Dates (from-to)
			Monthly Inc	ome					Monthly Income
			\$						\$
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business F	Phone (incl. area code)
Name & Address of Em	plover Self F	Employed	Dates (from	n-to)	Name & A	address of Employer	Self	Employed	Dates (from-to)
				,		. ,		p.o,ou	
			Monthly Inc	ome					Monthly Income
			\$						\$
Position/Title/Type of Bu	usiness	Business F	hone (incl. a	area code)	Position/T	itle/Type of Business		Busines s f	Phone (incl. area code)
Name & Address of Em	nlover		D-4 /f	- 4-1	Name & A	address of Employer			D-4 (f 4-)
Name & Address of Lin	Self E	Employed	Dates (from	1-10)	INAILE & A	duress of Employer	Seiī	Employed	Dates (from-to)
			Monthly Inc	come					Monthly Income
			\$						\$
Position/Title/Type of Bu	usiness	Business I	hone (incl. a	area code)	Position/T	itle/Type of Business		Business F	hone (incl. area code)
Name & Address of Em	plover Self F	Employed	Dates (from	a to)	Name & A	address of Employer	Solf	Employed	Dates (from-to)
		imployed	Dutes (non to)					Linployed	Dates (IIOIII-to)
			Monthly Inc	omo					Monthly Income
			Monthly Inc	one					Monthly Income \$
Position/Title/Type of Bu	usiness	Business I	Phone (incl. area code) Position/		Position/T	itle/Type of Business		Business F	Phone (incl. area code)
•			•	,					,
	V. MON	THLY INCO	ME AND CO	MBINED H	OUSING EX	(PENSE INFORMATION			
Gross	Downson.	Co D			4-1	Combined Monthly	D		Duamanad
Monthly Income Base Empl. Income*	Borrower \$	\$	orrower	\$	otal	Rent	\$	esent	Proposed
Overtime	Ψ	Ψ		Ψ		First Mortgage (P&I)	Ψ		\$
Bonuses						Other Financing (P&I)			+
Commissions						Hazard Insurance			+
Dividends/Interest						Real Estate Taxes			
Net Rental Income		1				Mortgage Insurance			
Other (before completing,						Homeowner Assn. Dues			
see the notice in "describe other income," below)						Other:			
Total	\$	\$		\$		Total	\$		\$
* Self Employed E	Borrower(s) may be re	quired to pr	ovide additio	nal docume	entation suc	h as tax returns and finan	cial state	ments.	
Describe Other Income	Notice: Alimo	ony, child su	pport, or sep	parate maint	enance inco	ome need not be revealed	if the		
	Borro	ower (B) or C	o-Borrower	(C) does no	t cnoose to	have it considered for rep	ayıng thi	s Ioan.	
B/C									Monthly Amount
									\$
						Borrower	_		
Uniform Residential Loan A Freddie Mac Form 65 7/05	pplication (rev. 6/09)					Co-Borrower	_	Fannie Mae	Form 1003 7/05 (rev. 6/09)

\/I	ASSETS	AND	IIADII	ITIEC

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if t			
so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Sched	dules are require	d. If the Co-B	orrower section
was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that	spouse or other	person also.	
	Completed	Jointly	Not Jointly

Description ASSETS	N	Cash Iarket	or Value	debts, included		s, revolving charge	accounts, real e	nd account i	numbei , alimo	ny, child support,	
Cash deposit toward purchase held by:	\$			debts, including automobile loans, revolving charge accounts, real estate loans, alim stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabiliti satisfied upon sale of real estate owned or upon refinancing of the subject property.						which will be	
					LIABILITIES	Monthly Pa		Ur	paid Balance		
List checking and savings accounts				Name and	address of Compar	ny	\$ Payment/		\$		
Name and address of Bank, S&L, or C	redit U	Jnion									
				Acct. no.							
Acct. no.	\$			Name and	address of Compar	ny	\$ Payment/	Months	\$		
Name and address of Bank, S&L, or C	redit U	Jnion									
				Acct. no.	address of Compar	nv	\$ Payment/	Months	\$		
Acct. no.	\$				address of compar	19	ψ r αγιτιστίο	WOTUTO	•		
Name and address of Bank, S&L, or C	redit U	Jnion									
				Acct. no.							
A sat is a	•			Name and	address of Compar	ny	\$ Payment/	Months	\$		
Acct. no.	\$										
Stocks & Bonds (Company name/number description)	ф			Acet no							
				Acct. no.	address of Compar	\$ Payment/	Months	\$			
Life insurance net cash value	\$					ļ ,,		Ť			
Face amount: \$											
Subtotal Liquid Assets	\$			Acct. no.							
Real estate owned (enter market value from schedule of real estate owned)	\$			Name and	Name and address of Company			Months	\$		
Vested interest in retirement fund	\$										
Net worth of business(es) owned (attach financial statement)	\$			Asst no							
Automobiles owned (make and year)	\$			Acct. no. Alimony/Ch	ild_Support/Separa	\$					
ration of the control (mane and year)	*			Maintenand	e Payments Owed						
Other Assets (itemize)	\$			Job-Related	d Expense (child ca	2.) \$					
				Total Mont	hly Payments	\$		1			
				Net Worth				11411	<u> </u>		
Total Assets a.	\$			(a minus b)	Ψ		Total Liabi	ndes D.	\$		
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS i sale or R if rental being held for incom	f pendi		Type of Property	vned, use contir Present Market Value	Amount of	Gross Is Rental Income	Mortgage Payments	Insurar Mainten Taxes &	ance,	Net Rental Income	
· · · · · · · · · · · · · · · · · · ·			1				,				
				\$	\$	\$	\$	\$		\$	
			Totals	\$	\$	\$	\$	\$		\$	
List any additional names under which Alternate Name	credit	t has p	reviously b	een received ar Creditor Name		iate creditor name		number(s) Account Nu			
Uniform Residential Loan Application Freddie Mac Form 65 7/05 (rev. 6/09)						orrower		Townia Maa	Farm 4	003 7/05 (rev. 6/09	

VII. DETAILS OF TRANSACTION VIII. DECLARATIONS										
a. Purchase price		\$	•	Yes" to any questic	0 /		Borro	wer	Со-Во	rrower
b. Alterations, improve	ements, repairs		•	tinuation sheet for	•		Yes	No	Yes	No
c. Land (if acquired se	parately)		,	outstanding judgme	,		\sqcup	님		
d. Refinance (incl. deb	ots to be paid off)		•	•	t within the past 7 years?	:- !: #b	Н	님	님	Н
e. Estimated prepaid in	tems		in the last 7 y		d upon or given title or deed i	in lieu triereoi	Ш	ш	ш	
f. Estimated closing c	osts		d. Are you a par				П			П
g. PMI, MIP, Funding	Fee		e. Have you dire	ectly or indirectly bee	en obligated on any loan which	ch resulted in				
h. Discount (if Borrowe	er will pay)				of foreclosure, or judgment?					
i. Total costs (add iter	ms a through h)				mortgage loans, SBA loans, hor (mobile) home loans, any mo					
j. Subordinate financi	ng		obligation, bond, o	r Ioan guarantee. If "Y	es," provide details, including doer, if any, and reasons for the ac	ate, name, and				
k. Borrower's closing of	costs paid by Seller				default on any Federal debt	•		\Box		П
I. Other Credits (expla	ain)		loan, mortgag	je, financial obligatio	on, bond, or loan guarantee? the preceding question.	•				
			g. Are you oblig	ated to pay alimony,	child support, or separate m	naintenance?				
			h. Is any part of	the down payment b	oorrowed?					
			i. Are you a co-	maker or endorser o	on a note?					
			j. Are you a U.	S. citizen?				\Box		
				manent resident alie	en?		H	H	H	H
			, ,		operty as your primary res	idence?	П	ΠІ		П
m. Loan amount (exclu	de PMI. MIP.		If "Yes," comple	ete question m below.			_			
Funding Fee finance			m. Have you had	l an ownership intere	est in a property in the last th	ree years?				
n. PMI, MIP, Funding	Fee financed				own-principal residence (PR	2),				
o. Loan amount (add r	n & n)			me (SH), or investm	1 1 7 7 7			—		—
p. Cash from/to Borrov	wer (subtract j, k, I &				ome-solely by yourself (S), or jointly with another person	ı (O)?				
o from i)		IV ACKNO	WI EDCEME	NT AND AGREE	MENT	. ,				
					processors, attorneys, insurer					
I am obligated to amend a Loan; (8) in the event that have relating to such delind account may be transferretion or warranty, express o my "electronic signature," containing a facsimile of macknowledgement. Eac contained in this applicator a consumer reporting a Right to Receive Copy of	and/or supplement the in my payments on the Lo quency, report my name: quency, report my name: as those terms are defiingly signature, shall be as a though the undersigned he ion or obtain any informagency. If Appraisal I/We have at the mailing address a withdraw this applicati	Tormation provided in tan become delinquent, and account information by be required by law; ('g the property or the coned in applicable feder effective, enforceable a preby acknowledges thation or data relating the the right to a copy of Creditor has provided on.	his application if a the Lender, its se n to one or more co 10) neither Lender indition or value of ral and/or state law nd valid as if a papthat any owner of to the Loan, for a fithe appraisal rep. Creditor must hea	ny of the material factivicers, successors, in nsumer credit reportinor its agents, broker the property; and (11) is (excluding audio a er version of this app the Loan, its service in legitimate purportinor ort used in connection ar from us no later the	ay continuously rely on the into the thought of the theory assigns may, in addition to ong agencies; (9) ownership of s, insurers, servicers, success) my transmission of this applicand video recordings), or my elication were delivered containers, successors and assigns se through any source, incluon with this application for chain 90 days after Credito amento, CA 95814	erein should cha any other right: the Loan and/or sors or assigns cation as an "ele facsimile transr ning my original s, may verify o uding a source edit. To obtain	ange p s and r admin has m ectroni mission writte r reve name	rior to remed nistrat ade and ic reconn of the n sign rify and d in the py, I/w	o closin dies that ion of the ny repro- ord" cor- nis app ature. ny info- nis app ve mus	g of the at it may he Loan esentantaining lication rmation blication t send
Borrower's Signature	Title appraisal report, of	Da	•	Co-Borrower's Si			Тг	ate		
X				X	9					
	X. INF	ORMATION FOR	GOVERNME	NT MONITORIN	G PURPOSES					
opportunity, fair housing a not discriminate either on may check more than one observation and surname material to assure that the	and home mortgage dis- the basis of this informa- e designation. If you do if you have made this a e disclosures satisfy all	closure laws. You are ation, or on whether yo not furnish ethnicity, application in person. requirements to which	e not required to fu ou choose to furni- race, or sex, unde If you do not wish	rnish this informatio sh it. If you furnish the r Federal regulations to furnish the inforn ect under applicable	welling in order to monitor the notation, but are encouraged to do the information, please provides, this lender is required to notation, please check the box estate law for the particular to the particular to the particular the pa	so. The law properties that the information below. (Lende type of loan app	ovide y and tion or er mus	s that race. n the l st revi	a Lend For ra basis d	der may ice, you of visual
	o not wish to furnish this			CO-BORROWER						
	spanic or Latino	Not Hispanic or Lati		Ethnicity:	Hispanic or Latino	☐ Not Hispa	anic or			
Ala	nerican Indian or laska Native tive Hawaiian or Other		Black or African American Vhite	Race:	American Indian or Alaska Native Native Hawaiian or Othe	Asian	L dor C			nerican
	male	Male	ville	Sex:	Female	Male	uei _		ite	
To be Completed by L		_ Iviale		Sex.	Female	IVIAIE				
This information was prov In a face-to-face inte	vided: rview	By the applicant and								
Loan Originator's Signatu					Date					
X										
Loan Originator's Name (print or type)		Loan Originator	dentifier	Loan Originator's Phor	ne Number (inc	luding	area	code)	
Loan Origination Compar CalVet Home Loans (P) 916-503-8352 (F) Uniform Residential Loan	916-653-9641		Loan Origination Company Identifier Loan Origination Company's Address 1227 O Street Sacramento, CA 95814							

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA): by 12 USC, Section 1701 et. seq. (if HUD/FHA); by section 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. Seq. (if USDA/FmHA)

Part I – General Information								
1. Borrower(s)		2. Name and address of	Lender/Broker					
3. Date	4. Loan Number							
Part II – Borrower	Authorization							
	he Lender/Broker to verify my past a							
	her asset balances that are needed							
	to order a consumer credit report a							
mortgage and landl	ord references. It is understood tha	it a copy of this form will al	so serve as authoriza	tion.				
The information the	Lender/Broker obtains is only to be	a used in the processing of	my application for a	mortango lonn				
The information the	ELEMENT BIOKEI ODIAMS IS ONLY TO DE	e used in the processing of	illy application for a i	nortgage loan.				
Porrower			Date					
Borrower			Date					
Dorrower			Data					
Borrower			Date					

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

Date:	Com									
Application	n No:	California Department of Veteran Affairs 1227 O Street								
Property A	ddress:	Sacramento, CA 95814								
It is illegal t	to discriminate in the provisions of or in the availabion of:	ility of financial assistance because of the								
1.	 Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice or Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry. 									
geographic change, or	to consider the racial, ethnic, religious or national of area surrounding a housing accommodation or whis expected to undergo change, in appraising a hour not, or under what terms and conditions, to prove	ether or not such a composition is undergoing sing accommodation or in determining								
refinancing	visions govern financial assistance for the purpose of a one-to-four unit family residence occupied by ent of any one-to-four unit family residence.									
•	e any questions about your rights, or if you wish to estitution or	ile a complaint, contact the manager of this								
	California Department of Veteran Affairs 1227 O Street Sacramento, CA 95814									
	ACKNOWLEDGE OF F	ECEIPT								
I (we) recei	ved a copy of this notice.									
Signature o	of Applicant	Date								
Signature o	of Applicant									





21031 Ventura Blvd. Suite 610, Woodland Hills, CA 91364 Phone: (818) 884-8808 Fax: (818) 884-8838

Verification of Employment

(need 1 form for each job)

Name:	
Place of Employment:	Employed Since:
Employer's Phone #:	
Occupation: S	alary: Date of last Increase:
Base pay rate: \$/Hr/Wk/Mth (cir	cle one)
Average hours per week at base pay rat	te:hours Permanent position? Yes No
Overtime pay rate: \$hr	
Expected average number of hours ove	rtime per week in the next 12 months:
Any other compensation not included a	bove (specify for commissions, bonuses, tips, etc)
For:\$pe	er
Is pay received for vacation? Yes No	if yes, number of days per week:
Total base pay earnings for the past 12	months:
Total overtime earnings for the past 12	months:
Probability and expected date of any pa	ay increase:
Does the employee have access to a ref	tirement account:
If yes, what amount can they get access	s to?
RELEASE: I hereby authorize the release	se of the requested information:
Signature of applicant	Date
To be filled out by the employer:	
Signature of employer	Date
Title	 Phone Number





21031 Ventura Blvd. Suite 610, Woodland Hills, CA 91364 Phone: (818) 884-8808 Fax: (818) 884-8838

Permission to Pull Credit

(Need one for every adult in the house)

Last Name	First Name	MI.	DOB	Social Security #
Maiden Name (if ap	pplicable)			
Street	Apt#	City	State	Zip
If at the previous	address for less than two	years, please p	rovide additional	addresses for the last 2 years
Street	Apt#	City	State	Zip
Street	Apt#	City	State	Zip
	please print) Humanity SF/SCV permis nining my credit worthin			
	Signature		Da	ite

PHOTO RELEASE

FOR VOLUNTEERS, INTERNS, SERVICE LEARNERS & HABITAT FAMILIES

EVENT PARTICIPATIONS

PLEASE FILL OUT ONE FOR EVERY FAMILY MEMBER, INCLUDING CHILDREN.

AUTHORIZATION AND RELEASE

I hereby grant to HABITAT FOR HUMANITY of San Fernando/Santa Clarita Valleys (H.F.H SF/SCV), it's legal representative successors, and assigns, irrevocable permission to take, and to copyright, in its own name or otherwise, and re-use, publish and republish photographic portraits, picture or similar images, or likeness (collectively, the "Pictures") of me, and my children, and/or other minors, for which I am legally responsible, including, without limitation, any other Pictures in which I or they may be included, in whole or in part, composite or distorted in character or in form, without restriction to changes or alterations. Furthermore, I will hold harmless HFS SF/SCV, its representatives, successors and assigns from any liability arising from or connection with the aforementioned Pictures. I acknowledge that by providing my e-mail address, I agree to be placed on the HFH SF/SCV e-mailing list.

I HAVE CAREFULLY READ THIS PHOTO RELEASE AGREEMENT AND I FULLY UNDERSTAND ITS CONTENTS. I AM

AWARE THAT THIS IS A RELEASE OR LIABILITY AND A SF/SCV. I AM SIGNING THIS DOCUMENT OF MY OW	A CONTRACT BETWEEN ME, AND HABITAT FOR HUMANIT OF IN FREE WILL.
Name (please print)	 Date
· · · · · · · · · · · · · · · · · · ·	I am competent to sign this contact on my own behalf. I ization and release that I fully understand its contents.
Signature	
	_
Parental signature is mandatory for all volunteers, int 18.	terns, services learners and family members under the age of
Parent/Legal Guardian's Name – PLEASE PRINT	



Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

	110101	ido doi vido										
	Nam	ne (as shown on your income tax return)										
je 2.	Busi	Business name/disregarded entity name, if different from above										
on page		ck appropriate box for federal tax classification:	E	Exemptions (see instructions):								
ype		Individual/sole proprietor	E	xempt	payee o	code (if	any) _					
Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership)							on fron any)	n FATC	A repo	rting		
Pri In		Other (see instructions) ▶										
l ecific	Add	ress (number, street, and apt. or suite no.)	Requeste	r's nam	ne and	d addre	ss (opt	ional)				
Print or type See Specific Instructions on	City,	state, and ZIP code										
	List	account number(s) here (optional)										
Par	tΙ	Taxpayer Identification Number (TIN)										
		TIN in the appropriate box. The TIN provided must match the name given on the "Name"	" line	Social	secu	ritv nur	nber					
to avo	id ba	ckup withholding. For individuals, this is your social security number (SSN). However, fo	ra 🗍			Ī		$\neg \vdash$	$\overline{1}$			
reside	nt ali	en, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other				-		-				
	,	s your employer identification number (EIN). If you do not have a number, see How to ge	et a					L				
TIN or			Г	F								
		e account is in more than one name, see the chart on page 4 for guidelines on whose	Ļ	Employ	loyer identification number							
numbe	er to	enter.			_							
Part	Ш	Certification										
Under	pena	alties of perjury, I certify that:										
1. The	e nun	nber shown on this form is my correct taxpayer identification number (or I am waiting for	a numbe	r to be	issu	ed to	me), a	nd				
Ser	vice	t subject to backup withholding because: (a) I am exempt from backup withholding, or (b. (IRS) that I am subject to backup withholding as a result of a failure to report all interest er subject to backup withholding, and										
		J.S. citizen or other U.S. person (defined below), and										
4. The	FAT	CA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting	ng is corre	ct.								
becau interes genera instruc	se yo st pai ally, p	on instructions. You must cross out item 2 above if you have been notified by the IRS the bulk have failed to report all interest and dividends on your tax return. For real estate transicid, acquisition or abandonment of secured property, cancellation of debt, contributions to buyments other than interest and dividends, you are not required to sign the certification, son page 3.	actions, it o an indiv	em 2 o ridual r	does etire	not ap ment a	ply. Farrang	or moi ement	rtgage (IRA),	and		
Sign Here	,	Signature of U.S. person ► Da	ate ►									

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. The IRS has created a page on IRS.gov for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- 1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
 - 2. Certify that you are not subject to backup withholding, or
- 3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

CALVET CERTIFICATION

VETERAN'S NEAREST RELATIVE NOT LIVING WITH YOU:

NAME:		
ADDRESS:		
CITY:	STATE:	ZIP:
TELEPHONE: ()		
RELATIONSHIP TO VETERAN:		
VETERAN'S SIGNATURE		DATE
SPOUSE'S SIGNATURE		 DATE



CONSENT FOR RELEASE OF INFORMATION Third-Party Authorization

CalVet Loan Contract#:

California Department of Veterans Affairs/CalVet Home Loans ("Servicer")

The undersigned Contact Holder(s) (individually and collectively, "Contract Holder" or "I"), authorize the above Servicer and the following third parties,

<u>Habitat for Humanity San Fernando/Santa Clarita Valleys</u> [CalVet REN Provider] Homes for Families
[CalVet REN Monitor]

(individually and collectively, "Third Party") to obtain, share, release, discuss, and otherwise provide to each other public and non-public personal information contained in or related to the CalVet home loan (or home improvement loan) of the Contact holder. This information may include, but is not limited to, the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation, application status, credit and financial condition, account balances, program eligibility, and payment activity of the Contract Holder. The Servicer shall otherwise maintain the confidentiality of this non-public personal information.

I understand and consent to the disclosure of my personal information including the terms of any agreement offered by the Servicer under the CalVet Home Loans, CalVet REN (Residential Enrichment Neighborhood), or California Housing Finance Agency (CalHFA) Programs, to a CalVet REN "Provider," CalVet REN "Monitor," Loan Guaranty Insurer, or State Housing Finance Agency or their agents, in connection with and in furtherance of their servicing responsibilities relating to the Contact Holder's CalVet home loan (or home improvement loan) under applicable contact or state or federal law. I further authorize the Servicer, Third Party, or the agents to provide the necessary information to credit reporting agencies to order and receive a consumer credit report.

The Servicer will take reasonable steps to verify the indentity of the a Third Party, but has no responsibility or liability to verify the indentity of such Third Party. The Servicer shall not be held liable for any unauthorized disclosure of non-public personal information by any Third Party or their agent(s). Contract Holders accordingly agree to hold Servicer harmless from any and all claims and losses occurring or resulting from any such unauthorized disclosures of non-public personal information by any Third Party or their agent(s).

This Consent for Release of Information authorization is valid when signed by all Contact Holder(s) name on the CalVet Loan Contact and shall remain valid until the Servicer receives a written revocation signed by any Contract Holder.

The recipient may rely upon the Service's representation that the authorization is still in existence. A copy of this authorization may be accepted as an original.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD PARTY AUTHORIZATION:

			/ /
Contract Holder Name	Signature	Email Address	Date (MM/DD/YYYY)
			/ /
Contract Holder Name	Signature	Email Address	Date (MM/DD/YYYY)



Vesting Designation Form

This form must be completed prior to final approval to ensure vesting on loan documents are correct. Complete exactly how you want your name to appear on all documents in connection with your CalVet home loan.

Vete	ran Name:	
	Borrower Name:	
Please	check one of the following vesting options:	
	Husband and Wife as Community Property	
	Husband and Wife as Joint Tenants	
	☐ Married Man/Woman as Sole and Separate Property (circle one)	
	☐ Registered Domestic Partners as Joint Tenants	
	☐ Unmarried Man as Sole and Separate Property	
	Unmarried Woman as Sole and Separate Property	
Vetera	n:	_Date:
Co-Borrower: Date:		Date:

VI.O (rev. 3/2015)



DESIGNATION OF AGENT AND GENERAL RELEASE FORM

I hereby appoint and designate Habitat for Humanity SF/SCV this agent for all purposes in connection with the processing of my application for a CalVetREN Home Loan to include, but not be limited to, working with The California Department of Veteran Affairs (The Department) staff to provide and obtain any and all information necessary to complete the processing of my loan and the purchase of the home I have selected.

I understand that if the person (or firm) designated by me is licensed as a Real Estate Agent (or broker); they may also be the agent or broker for the Seller of the property. I also understand that The Department assumes no responsibility for, and makes no recommendations as to, the acts, conduct, duties, qualifications, or status of the person (or firm) I have designated. Nevertheless, I so designate this person (or firm) freely and voluntarily, on my own accord, with full knowledge of all necessary facts.

I authorize The Department to obtain from and disclose to (or release to) my designated agent any and all information, whether confidential, personal, or otherwise, which may be desirable or necessary in the processing and completion of my CalVetREN Home Loan; and that this authorization and consent will be effective from the date hereof to the date my loan is completed (or otherwise terminated).

I understand that all communications and contacts concerning my CalVetRENLoan will be made through or by my designated agent, and that it is the agent's responsibility to keep me informed and to provide me with copies of all correspondence and documents.

This authorization and designation may be revoked by mutual agreement between me and my designated agent in writing, and such revocation shall be effective only when received and acknowledged by The Department.

In consideration of The Department's acceptance of this designation, and the terms thereof, the undersigned hereby releases the State of California, and The Department of Veterans Affairs of the State of California, their assignees, employees, officers, and successors, from any and all actions, claims, demands, liability, or suits of any kind, arising out of, or by reason of, this designation.

The undersigned agrees, in further consideration hereof, that this Release shall apply to all unknown and unanticipated claims arising out of said matters, as well as to those now known (if any), and expressly waive the provisions of Section 1542 of the California Civil Code, which reads as follows: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected this settlement with the debtor."

The undersigned declares that the terms of this designation and release have been read completely by him (or her), and that the terms are fully understood and freely and voluntarily accepted by him (or her).

IN WITNESS WHEREOF, the undersign This day of	ned has executed this Designation of Agent and Gener , 20	al Release
Veteran Applicant	Spouse/Registered Domestic Partner	
	ACCEPTANCE BY DESIGNATED AGENT	
I hereby accept the above designation as ager	it, and assume all responsibilities incident thereto.	
	Cesar Villavicencio	
Signature of Agent	Print Name of Agent/ Business Name	Date
(818 ₎ 884-8808	(818) 884-8838	
Business Telephone	Fax Number	
21031 Ventura Blvd. #610	Woodland Hills, CA 91364	
Business Address	City, State Zip	
cvillavicencio@humanityca.org		

Form LAP-7 Revised 05/2015

E-Mail Address





Agreement to Self-Report Changes in Financial Status

I understand that it is my responsibility to inform Habitat for Humanity San Fernando/ Santa Clarita Valleys of any adverse changes in my employment or financial situation or marital status between opening of escrow and closing of escrow. I also understand that I am purchasing an Affordable Home under conditions that include the CalVet REN model of homeownership and therefore am responsible to make every effort to ensure that my credit remains stable or improves during this escrow period. This requires that my income to expense ratios do not substantially change. In this regard, I agree that no large purchases will be made on credit, such as property or cars during this period that would be detrimental to my credit rating or ability to pay my mortgage. If these circumstances change, I agree to inform Habitat for Humanity as it may have an impact on my ability to close escrow in a timely manner. If such changes occur, I understand that every attempt possible will be made to place me in a future phase of this project.

Veteran Signature	Date



THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

(Pursuant to Title 21, California Code of Regulations, Section 7114)

FAIR LENDING NOTICE

It is illegal to discriminate in the provision of (or in the availability of financial assistance), because of consideration of the consideration of:

- 1. Trends, characteristics or conditions in the neighborhood (or geographic area) surrounding a housing accommodation, unless the financial institution can demonstrate, in the particular case, that such consideration is required (to avoid and unsafe and unsound business practice); or
- 2. Race, color, religion, sex, marital status, national origin, or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin which composes a neighborhood (or geographic area) surrounding a housing accommodation – and whether such composition is (or is not) undergoing change, or is expected to undergo change – in appraising a housing accommodation, or in determining whether or not (or under what terms and conditions) to provide financial assistance.

These provisions govern financial assistance for the purchase, construction, rehabilitation, or refinancing, of a one-unit to four-unit family residence, occupied by the owner (for the purpose of home improvements for any of-unit to four-unit residence).

If you have questions about your rights, or if you wish to file a complaint, contact the management of the financial institution, or the Office of the Secretary, Business, Transportation and Housing Agency, 1120 N. Street, Sacramento, CA 95814

Acknowledgment of Receipt

I (we) received a copy of this notice Signature of Veteran Applicant Date Signature of Spouse/ Registered Domestic Partner Date

WORD OF CAUTION

The processing of your home loan is a detailed process and required accurate information. Please keep in mind that this process may take longer than expected (and requires a final update prior to the funding of your loan). It is imperative that the information you give us (that is subsequently verified by our office) does not change significantly. Therefore, until the close of escrow, please continue to make your mortgage payments and meet all other financial obligations.

Please notify us before you do any of the following (or please delay doing the following), if at all possible:

- 1. Change employment (or department)
- 2. Move any funds from one bank account to another, or close an existing account.
- 3. Make any large purchases (such as an automobile, furniture, or high cost items).

All of the above situation might be dealt with appropriately, if we know about the changes prior to their occurrence. Failure to notify us about any significant changes to your original loan file, or your financial condition could seriously affect the outcome of this loan transaction.

CalVet Home Loans and the Department of Veterans Affairs of the State of California do not warrant the condition, desirability, suitability, or actual value of the property you are purchasing; such determination being entirely the responsibility of you the "Purchaser". You are encouraged to inspect the property thoroughly, review the Seller's/Agent's disclosure statement, and obtain any inspection report that you deem necessary.

deem necessary.			
Veteran Applicant	Date	Spouse/Registered Domestic Partner	Date



Name:	Date:
Directions	:: Please rate each on the below statements using the following scale by circling
your answ	er. Only the numerical results from this survey will be shared not your personal
informatio	on. The purpose of this survey is to help us track the success of our programing.
Rating Sc	ale:
1 = Not at	tall true 2 = Hardly true 3 = Moderately true 4 = Exactly true
Items:	
1.	In my free time I like to be able to have some time alone. 1 2 3 4
2.	I can always manage to solve difficult problems if I try hard enough. 1 2 3 4
3.	Sometimes I feel stressed. 1 2 3 4
4.	I am a fast learner and can conquer most tasks that I am given. 1 2 3 4
5.	If someone opposes me, I can find the means and ways to get what I want. 1 2 3 4
6.	It is easy for me to stick to my aims and accomplish my goals. 1 2 3 4
7.	I am excited about new learning opportunities and activities. 1 2 3 4
8.	I am confident that I could deal efficiently with unexpected events. 1 2 3 4
9.	Thanks to my resourcefulness, I know how to handle unforeseen situations. 1 2 3
10	. My values include taking care of my family and myself. 1 2 3 4
11	. I can solve most problems if I invest the necessary effort. 1 2 3 4
12	. I can remain calm when facing difficulties because I can rely on my coping abilities.
	1 2 3 4

13. I am capable of asking for help when I know I need it. 1 2 3 4





- 14. I am able to go to event with large amounts of people and feel comfortable and welcome.1 2 3 4
- 15. When I am confronted with a problem, I can usually find several solutions. 1 2 3 4
- 16. I can handle whatever comes my way. 1 2 3 4
- 17. I am usually in a good mood. 1 2 3 4
- 18. I can usually give my opinion in a group without hesitation. 1 2 3 4
- 19. If I am in trouble, I can usually think of a solution. 1 2 3 4
- 20. I generally feel confident about my ability to do a good job in work situations.

1 2 3 4





Referral Sheet

How did you hear about our CalVet REN Santa Clarita Community?

Web Site
E-mail
Google Ad-Words
Facebook
Twitter
Military Connection.com
Flyer
Friend/Family
VA
Walk-in
Other:



21031 Ventura Blvd. Suite 610, Woodland Hills, CA 91364 Phone: (818) 884-8808 Fax: (818) 884-8838

Willingness to Partner (Sweat Equity)

of

To be considered for a Habitat home, you and your f certain number of "Sweat Equity" hours. Your help i others is called "Sweat Equity", and may include clear construction, working in the Habitat office, or other required 500 Sweat Equity hours, while one adult ho	in building your home and the homes or aring the lot, painting, helping with approved activities. Two adult homes
Applicant Signature	Date
Co-Applicant Signature	 Date

CALIFORNIA DEPARTMENT OF VETERANS AFFAIRS

Division of Home Loan Purchases

PURCHASER'S AFFIDAVIT

(Qualified Mortgage Bond - CalVet Loan Contract)

As an applicant(s) for a Ca/Vet loan, you must read this affidavit carefully, INCLUDING THE INSTRUCTIONS ON THE SUBESEQUENT PAGE, and complete the affidavit (print in ink or type) and sign it under penalty of perjury. By doing so, you certify and declare that all statements in it are true. (See instructions on reverse)

	Purchaser's NamePurchaser's Name
	The residence to be financed is located at
1.	(We) CERTIFY AND DECLARE THAT:
	The home being purchased is intended for use as my (our) principal residence and it will be occupied as such by me (us) within 60 days after the CalVet loan has closed; and I (we) intend to maintain it as my (our) principal residence for the duration of the CalVet loan. I (We) will not use the home as a recreational property, or as a vacation or "weekend" home. I (We) do not intend to and have not entered into any agreement to rent or sell the home.
2.	I (We) will not allow the CalVet loan to be assumed by someone else without the prior written consent of CalVet.
3.	I (We) will not use the home in a business (or trade or for any other commercial purpose), or as an investment property.
4.	The home is is not permanently attached to the lot.
5.	I (We) do not have and have not had previous financing for the residence, whether paid in full or not, except for a construction loan or other temporary interim financing with a term of 24 months or less.
6.	I (We) have not made and will not make an agreement to purchase CalVets' bonds, directly or indirectly, in an amount related to the amount of the CalVet loan.
7.	The land being purchased with the home is no greater than required to maintain the basic livability of the residence, and will not provide a source of income. If the land is greater than 2 acres, the size of the land is and will not provide a source of income.
8.	Check all that apply; cross out that statement which does not apply:
	At least one of the Purchaser's, whose signature appears below, served in the active military (ground, naval, or air service), and has been discharged or released therefrom under conditions other than dishonorable.
	I (We) have not previously had a mortgage loan for my (our) personal residence which was financed by state or local tax- exempt bonds or provided an MCC pursuant to a program specifically for veterans .
	I (We) have not had an ownership interest in any home used as my (our) principal residence during the three years immediately prior to the anticipated closing of the CalVet loan.
9.	I (We) have filed have not filed and were not required to file federal income tax returns for the three years preceding the loan.
10.	The number of full time members of the household who will reside at this residence, including all children anticipated to reside in the residence at least 50% of the time, and including any live-in attendants is
11.	The "acquisition cost" of the home is \$
12.	My (our) "annualized gross income" is \$
ore	e) hereby certify and declare under penalty of perjury under the laws of the United States and the State of California that the going is true and correct.
Exe	cuted this day of, in the City of County of, State of California.
Sig	ned: Signed: Purchaser Purchaser

CALIFORNIA DEPARTMENT OF VETERANS AFFAIRS Division of Home Loan Purchases

NOTICE OF POTENTIAL FOR PAYMENT OF FEDERAL RECAPTURE TAX (Qualified Mortgage Bonds)

VETERAN'S NAME:
PROPERTY
ADDRESS:
I understand the following:
All recipients of CalVet loans funded with Qualified Mortgage Bonds may be liable for an additional tax when the home is disposed of (sold), to repay the federal government for some of the benefit of the federally subsidized CalVet home loan. Qualified Mortgage Bonds (QMB) are exempt from federal income tax. This allows CalVet to charge a reduced interest rate on CalVet loans.
This additional tax (the Recapture Tax) is described in Section 143(m) of the Internal Revenue Code.
I may have to pay some Recapture Tax if I dispose of my CalVet-financed property during the first full 9 years following the date the loan was originated.
If I dispose of the property after 9 years following the loan closing date, no Recapture Tax will ever be due.
The Recapture Tax is calculated in the year of the disposition. The tax will never exceed 6.25% of the original loan amount. The amount of the Recapture Tax, if any, is the lessor of the recapture amount that will be provided to you at loan closing; or 50% of the gain upon disposition, whether or not recognized. "Whether or not recognized" means that, even though I may not have to pay any capital gains tax, any gain upon the disposition must be used for the purposes of calculating the Recapture Tax.
Understanding the potential for a Recapture Tax, I want to continue with the processing and funding of the CalVet Ioan.
Signature of Veteran Purchaser Date
Signature of Veteran's Spouse Date