Now accepting applications for Palmdale community

AFFORDABLE HOUSING through this Veteran 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 Home 4 Families at (818) 884-8808 Ext. 202 **or by email at** BMills **@Homes4Families.org.**

Homes4Families
Enriched Neighborhoods™

CALVET REN
RESIDENTIAL ENRICHED NEIGHBORHOOD HOME LOANS

CITY OF PALMDALE
a place to call home

EQUAL HOUSING OPPORTUNITY

Homes 4 Families • 21031 Ventura Blvd., Suite 610 • Woodland Hills, CA 91364 • (818) 884-8808 • www.Homes4Families.org

Homes4Families
VETERAN ENRICHED NEIGHBORHOODS®

CALVET REN
RESIDENTIAL ENRICHED NEIGHBORHOOD®
HOME LOANS

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

BMills@Homes4Families.org

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

Requested Documents for Enriched Neighborhood®

- **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.
- **Copy of Discharge Papers (DD214 Member 4)** Must have *HONORABLE* character of discharge
- **Tax Returns *Signed* (Years 2015, 2016, and 2017) 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.
- **V-PAL Income Tax Affidavit**
- **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.
- **Permission to Pull Credit Form** Borrower and Co-Borrower.
- **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.
- **Willingness to Partner "Sweat Equity" Form** Borrower and Co-Borrower.
- **Photo Release Form** Borrower and Co-Borrower, and All Individuals that will be living in the new residence.
- **CalVet Forms:** W9, Fair Lending Notice, Certification, Borrower's Authorization, 3rd Party Consent, Agreement to Self-Report, Vesting, Designation of Agent,

If Applicable

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

CALVET REN
RESIDENTIAL ENRICHED NEIGHBORHOOD
HOME LOANS

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.

APPLICANTS NAME:_____

Please provide contact information for the applicant that is available during business hours in case we have 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?_____
   If no, tell us what is going to be the source of funds? i.e. gift, loan, etc.

   _____

4. Tell us what type of property you are interested in purchasing? ***Homes4Families Home Ownership Home***

   □ 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
   Homes4Families 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

Mortgage Applied for:	☐ VA ☐ FHA	☐ Conventional ☐ USDA/Rural Housing Service	☑ Other (explain): ☐	Agency Case Number	Lender Case Number

Amount $	Interest Rate %	No. of Months	Amortization Type:	☑ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

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 ■ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent

Property will be: ■ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		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 expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

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
☐ Married (includes registered domestic partners) ☐ Unmarried (includes single, divorced, widowed) ☐ Separated	☐ Married (includes registered domestic partners) ☐ Unmarried (includes single, divorced, widowed) ☐ Separated
Dependents (not listed by Co-Borrower) No. Ages	Dependents (not listed by Borrower) No. Ages
Present Address (street, city, state, ZIP/ country) ☐ Own ☐ Rent ___ No. Yrs.	Present Address (street, city, state, ZIP/ country) ☐ Own ☐ Rent ___ 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.

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer	☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession	Name & Address of Employer	☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$	$	$ 0	Rent	$	
Overtime			0	First Mortgage (P&I)		$
Bonuses			0	Other Financing (P&I)		
Commissions			0	Hazard Insurance		
Dividends/Interest			0	Real Estate Taxes		
Net Rental Income			0	Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)			0	Homeowner Assn. Dues		
			0	Other:		
Total	$0	$0	$0	**Total**	$0	$0

* **Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.**

Describe Other Income ***Notice:*** **Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.**

B/C		Monthly Amount
		$

Borrower _____
Co-Borrower _____

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower 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

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	$
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life insurance net cash value Face amount: $	$
Subtotal Liquid Assets	$ 0
Real estate owned (enter market value from schedule of real estate owned)	$ 0
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Total Assets a.	$ 0

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	**$**	
Net Worth (a minus b) => $	**Total Liabilities b.**	**$**

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		$	$	$	$	$	$
	Totals	$ 0	$ 0	$ 0	$ 0	$	$ 0

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

Borrower _____

Co-Borrower _____

VII. DETAILS OF TRANSACTION

a. Purchase price	$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash from/to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☐	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U. S. citizen?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☐	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☐	☐	☐	☐
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	____		____	
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	____		____	

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a Land Contract of Sale on the property described in this application; (3) The property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) The property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided.Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.
If you would like a copy of the appraisal report, contact: **CalVet Home Loans,1227 O Street Sacramento, CA 95814**

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	☐ I do not wish to furnish this information			**CO-BORROWER**	☐ I do not wish to furnish this information		
Ethnicity:	☐ Hispanic or Latino	☐ Not Hispanic or Latino		**Ethnicity:**	☐ Hispanic or Latino	☐ Not Hispanic or Latino	
Race:	☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American	**Race:**	☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American
	☐ Native Hawaiian or Other Pacific Islander		☐ White		☐ Native Hawaiian or Other Pacific Islander		☐ White
Sex:	☐ Female	☐ Male		**Sex:**	☐ Female	☐ Male	

To be Completed by Loan Originator:
This information was provided:
☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail
☐ In a telephone interview ☐ By the applicant and submitted via e-mail or the internet

Loan Originator's Signature		Date
X		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name **CalVet Home Loans** **(P) 916-503-8352 (F) 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

I hereby authorize the Lender/Broker to verify my past and present employment earning records, bank accounts, stock holding, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower _____ Date _____

Borrower _____ Date _____

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

Date:

Application No:

Property Address:

Company:

California Department of Veteran Affairs
1227 O Street
Sacramento, CA 95814

It is illegal to discriminate in the provisions of or in the availability of financial assistance because 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 an unsafe and unsound business practice or
2. Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such a composition is 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 prove financial assistance.

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

If you have any questions about your rights, or if you wish to file a complaint, contact the manager of this financial institution or

California Department of Veteran Affairs
1227 O Street
Sacramento, CA 95814

ACKNOWLEDGE OF RECEIPT

I (we) received a copy of this notice.

_____ _____
Signature of Applicant Date

_____ _____
Signature of Applicant Date

Homes4Families
VETERAN ENRICHED NEIGHBORHOODS®

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:_____ Salary:_____ Date of last Increase:_____

Base pay rate: $_____/Hr/Wk/Mth (circle one)

Average hours per week at base pay rate:_____hours Permanent position? Yes No

Overtime pay rate: $_____hr

Expected average number of hours overtime per week in the next 12 months:_____

Any other compensation not included above (specify for commissions, bonuses, tips, etc)

For:_____ $_____ per _____

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 pay increase:_____

Does the employee have access to a retirement account:_____

If yes, what amount can they get access to?_____

RELEASE: I hereby authorize the release of the requested information:

_____ _____
Signature of applicant Date

To be filled out by the employer:

_____ _____
Signature of employer Date

_____ _____
Title Phone Number

Homes4Families
VETERAN ENRICHED NEIGHBORHOODS®

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 applicable)

Street Apt# City State Zip

If at the previous address for less than two years, please provide additional addresses for the last 2 years.

Street Apt# City State Zip

Street Apt# City State Zip

By signing this, I (please print) _____ understand that I am giving Homes4Families permission to obtain my full credit reports, to be used for the purpose of determining my credit worthiness for obtaining a home mortgage loan through CalVet.

Signature Date

PHOTO RELEASE

FOR VOLUNTEERS, INTERNS, SERVICE LEARNERS & Homes4Families FAMILIES

EVENT PARTICIPATIONS

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

AUTHORIZATION AND RELEASE

I hereby grant to Homes4Families, 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 Homes4Families, 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 Homes4Families 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 CONTRACT BETWEEN ME, AND HOMES4FAMILIES. I AM SIGNING THIS DOCUMENT OF MY OWN FREE WILL.

_____ _____

Name (please print) Date

I affirm that I am more than 18 years of age and that I am competent to sign this contact on my own behalf. I acknowledged that I have read the foregoing authorization and release that I fully understand its contents.

Signature

_____

Parental signature is mandatory for all volunteers, interns, services learners and family members under the age of 18.

_____ _____

Parent/Legal Guardian's Name – PLEASE PRINT Parent/Legal Guardian's Signature

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

▶ Go to *www.irs.gov/FormW9* for instructions and the latest information.

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

Print or type. See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN,* later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

☐☐☐ – ☐☐ – ☐☐☐☐

or

Employer identification number

☐☐ – ☐☐☐☐☐☐☐

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here **Signature of U.S. person ▶** **Date ▶**

General Instructions

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

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9.*

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, *later.*

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

LP-3717

CALVET
HOME LOANS

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,

Homes for Families
[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 occuring 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)

CALVET
HOME LOANS

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.

Veteran Name:_____

Co-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

Veteran:_____ Date:_____

Co-Borrower:_____ Date _____

CALVETREN
RESIDENTIAL ENRICHED NEIGHBORHOOD HOME LOANS

DESIGNATION OF AGENT AND GENERAL RELEASE FORM

I hereby appoint and designate Homes For Families 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 undersigned has executed this Designation of Agent and General Release
This _____ day of _____, 20___

_____ Veteran Applicant

_____ Spouse/Registered Domestic Partner

ACCEPTANCE BY DESIGNATED AGENT

I hereby accept the above designation as agent, and assume all responsibilities incident thereto.

_____ Signature of Agent

Bridgett Mills
Print Name of Agent/ Business Name

Date

(818) 884-8808 x202
Business Telephone

(818) 884-8838
Fax Number

21031 Ventura Boulevard, Suite #610
Business Address

Woodland Hills, CA 91364
City, State Zip

BMills@homes4families.org
E-Mail Address

Form LAP-7 Revised 05/2015

Homes4Families
VETERAN ENRICHED NEIGHBORHOODS®

Agreement to Self-Report Changes in Financial Status

I understand that it is my responsibility to inform Homes4Families 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 Homes 4 Families 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

Homes4Families
VETERAN ENRICHED NEIGHBORHOODS®

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.

Veteran Applicant Date

Spouse/Registered Domestic Partner Date

Homes4Families
VETERAN ENRICHED NEIGHBORHOODS®

Referral Sheet

How did you hear about our CalVet REN Palmdale Community?

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

Homes4Families
VETERAN ENRICHED NEIGHBORHOODS®

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

Willingness to Partner (Sweat Equity)

To be considered for a Homes4Families' home, you and your family must be willing to complete a certain number of "Sweat Equity" hours. Your help in building your home and the homes of others is called "Sweat Equity", and may include clearing the lot, painting, helping with construction, working in the Homes4Families office, or other approved activities. Two adult homes required 500 Sweat Equity hours, while one adult home require 350 hours.

_____ _____
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 Name_____ Purchaser'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 $ _____.

I (we) hereby certify and declare under penalty of perjury under the laws of the United States and the State of California that the foregoing is true and correct.

Executed this day of, in the City of County of, State of California

Signed:_____ Purchaser

Signed:_____ 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 loan.

_____ _____
Signature of Veteran Purchaser Date

_____ _____
Signature of Veteran's Spouse Date

Veterans Purchasing Assistance Loan (V-PAL)

INCOME TAX AFFIDAVIT

1. I (we) the undersigned, being first duly sworn, state that I (we) have filed a federal and state income tax return for the past three years. Attached are copies of those returns.

(Complete Paragraph 2, below, only if you are not required by law to file a Federal Income tax returns for any year during the preceding three (3) years. Disregard if inapplicable).

2. I (we) hereby certify that I (we) was (were) not required by law to file a Federal Income Tax Return for the following year(s)_____ for the reason(s) below:

Please supply documentation supporting the above explanation.

(Circle Paragraph 3 only if the closing for the financing in connection with which you are seeking a Veterans Purchasing Assistance Loan (V-PAL) will occur between January 1 and February 15 and you have not filed your Federal Income Tax return for the immediately preceding year. Disregard if inapplicable).

3. I (we) hereby certify the closing in connection with which I (we) are seeking a V-PAL is occurring between January 1 and February 15, and that I (we) have not yet filed my (our) Federal Income Tax return for the prior tax year.

4. I (we) acknowledge and understand that this affidavit will be relied upon for purposes of determining my (our) eligibility for V-PAL. I (we) acknowledge that any misstatement fraudulently or negligently made in this affidavit or in any other statement made by me (us) in connection with an application for a V-PAL may constitute a Federal /State violation punishable by a fine and/or denial of my (our) application for a V-PAL, or if a V-PAL has been issued prior to discovery of the false statement, immediate cancellation of the V-PAL issued, which may be in additional to any criminal penalty imposed by law.

Dated:_____ Signature of Applicant(s)_____

Dated:_____ Signature of Applicant(s) _____