

Below Market Rate Home Application

Please mail your complete application to:
 Hello Housing - City of Livermore
 PO Box 423690
 San Francisco, CA 94142

Applications will NOT be accepted in person at the Hello Housing offices nor the City of Livermore's offices, no exceptions.

This application includes required information as well as optional information. Unless a section is labeled "Optional" it is a required section and must be completed, however we encourage applicants to complete all sections. Answers to optional questions are confidential and will NOT impact your eligibility. In aggregate, the collective answers from the pool of applicants will help Hello Housing better understand who benefits from affordable housing programs and to advocate for effective programs to policymakers.

APPLICATION FEE: An application fee of \$125 must be submitted along with the application in order for the application to be considered. Please make check or money order payable to: City of Livermore.

Would you like to apply for down payment assistance through the City's Mortgage Assistance Program (MAP)?

Yes No

If yes, what amount of down payment assistance are you requesting \$ _____

Primary Applicant and Co-Applicant Information

Below, please provide details for the Primary Applicant and Co-Applicant (if applicable). Please note that household composition information is being collected for the purposes of calculating the total number of household members, not for the purposes of determining which household members will be borrowers on a mortgage loan. All adult household members will be required to be listed as owners on title at time of purchase. The requirement for all adult members to be listed on the loan will be evaluated on a case-by-case basis.

Primary Applicant *Please note that a Primary Applicant must be an adult (18 years or older).*

First Name	_____	Home Mailing Address	_____
Last Name	_____	City	_____
Phone	_____	State	_____
Alternate Phone	_____	Zip Code	_____
Email	_____	Date moved to this address	_____
Date of Birth	_____	Primary Language	_____
		Citizenship	<input type="checkbox"/> US Citizen <input type="checkbox"/> Legal Resident Alien

Co-Applicant *Please note that a Co-Applicant must be an adult (18 years or older).*

First Name	_____	Home Mailing Address	_____
Last Name	_____	City	_____
Phone	_____	State	_____
Alternate Phone	_____	Zip Code	_____
Email	_____	Date moved to this address	_____
Date of Birth	_____	Primary Language	_____
		Citizenship	<input type="checkbox"/> US Citizen <input type="checkbox"/> Legal Resident Alien

Non-Discrimination Policy

Hello Housing and the City of Livermore do not discriminate against any persons on the grounds of race, color, religion, national origin, ancestry, sex, gender, gender identity, gender expression, sexual orientation, marital status, familial status, source of income, genetic information, medical condition, physical disability or mental disability, or any other category protected by law.

Additional Household Members

Please provide information on all other members of your household (children, grandparents, or other adults) who are full time or part time household members. This information helps calculate your household size.

Household Member (please include children and adults)

First Name _____ Home Mailing Address _____
Last Name _____ City _____
Phone _____ State _____
Alternate Phone _____ Zip Code _____
Email _____ Date moved to this address _____
Date of Birth _____ Primary Language _____
Relationship to Applicant _____

Household Member

First Name _____ Home Mailing Address _____
Last Name _____ City _____
Phone _____ State _____
Alternate Phone _____ Zip Code _____
Email _____ Date moved to this address _____
Date of Birth _____ Primary Language _____
Relationship to Applicant _____

Household Member

First Name _____ Home Mailing Address _____
Last Name _____ City _____
Phone _____ State _____
Alternate Phone _____ Zip Code _____
Email _____ Date moved to this address _____
Date of Birth _____ Primary Language _____
Relationship to Applicant _____

Household Member

First Name _____ Home Mailing Address _____
Last Name _____ City _____
Phone _____ State _____
Alternate Phone _____ Zip Code _____
Email _____ Date moved to this address _____
Date of Birth _____ Primary Language _____
Relationship to Applicant _____

Please provide accurate information. Eligibility will be determined based on the gross combined household income and will be verified based on the supporting documentation requested at the end of this application.

Economic Profile

Primary Applicant

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets
(e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Household Member

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets
(e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Co-Applicant

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets
(e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Household Member

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets
(e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Eligibility will be determined based on the gross combined household income and will be verified based on the supporting documentation requested at the end of this application.

Economic Profile Continued

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets
(e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets
(e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets
(e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets
(e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Please list the current value of all assets for all members of the household. If zero, please write "0" in the blank. Please include an account description and last 4 digits of the account number (for example, Bank of America #4567).

Household Assets & Debt

Combined Household Assets

	Value of Assets	Description & Last 4 Digits of Account Number
Checking Accounts	\$ _____	_____ (continued)
Savings Accounts	\$ _____	_____ (continued)
Retirement Accounts	\$ _____	_____ (continued)
Investments	\$ _____	_____
Real Estate	\$ _____	_____
Certificates of Deposit (CDs)	\$ _____	_____
Gift Money	\$ _____	_____
Other	\$ _____	_____

Please list the current value of all debt for all members of the household. If zero, please write "0" in the blank.

Combined Household Debt

	Total Debt	Bank/Institution Name	Monthly Payment
Credit Cards	\$ _____	_____	\$ _____
Education Loans	\$ _____	_____	\$ _____
Auto Loans	\$ _____	_____	\$ _____
Lines of Credit	\$ _____	_____	\$ _____
Mortgages	\$ _____	_____	\$ _____
Other	\$ _____	_____	\$ _____

CLOSING COSTS (Typically 3%-5% of Purchase Price):

Please complete the following for planned source(s) of closing costs:

	Amount
_____ Savings/Checking Acct. # _____	\$ _____
_____ Savings/Checking Acct. # _____	\$ _____
_____ Income Tax Return: Expected Date _____	\$ _____
_____ Retirement Account: Acct # _____	\$ _____
_____ Gifted Funds (gift letter must be enclosed)	\$ _____
_____ Down Payment Assistance Program _____	\$ _____
_____ (Name of Program)	
_____ Other: _____	\$ _____
_____ I/We have the ability to save funds before close of escrow	\$ _____

Please share your current housing expenses and homeownership goals on this page. Your responses will not impact your eligibility for the program, but will help us design and implement programs that correspond to the goals of applicants.

Current Living Situation (Optional)

What best describes your current living situation?

- | | |
|---|---|
| <input type="checkbox"/> Rent | <input type="checkbox"/> Own |
| <input type="checkbox"/> Lease Purchase | <input type="checkbox"/> Live with Parents/Relative/Friends |
| <input type="checkbox"/> Other _____ | |

How many bedrooms are in your current home?

- | | |
|-------------------------------------|------------------------------------|
| <input type="checkbox"/> 0 (studio) | <input type="checkbox"/> 3 |
| <input type="checkbox"/> 1 | <input type="checkbox"/> 4 |
| <input type="checkbox"/> 2 | <input type="checkbox"/> 5 or more |

What is your current monthly rent? \$ _____

How much do you spend monthly on utilities? (gas, water, electric, trash) \$ _____

Please describe any special needs or accommodations required by your household. For example, "one-level only" or "at least one ADA-accessible bathroom required"

Homeownership Goals (Optional)

What is your primary reason for wanting to purchase a home? *Select one goal.*

- | | |
|--|--|
| <input type="checkbox"/> Desire to own a home of my own | <input type="checkbox"/> Retirement |
| <input type="checkbox"/> Desire for a larger home | <input type="checkbox"/> Establish household |
| <input type="checkbox"/> Change in family situation | <input type="checkbox"/> Greater # of homes on the market for sale |
| <input type="checkbox"/> Homebuyer tax credit | <input type="checkbox"/> Tax benefits |
| <input type="checkbox"/> Job-related relocation/move | <input type="checkbox"/> Desire for a newly built or custom-built home |
| <input type="checkbox"/> Affordability of homes | <input type="checkbox"/> Purchase home for family member or relative |
| <input type="checkbox"/> Desire to be closer to family/friends | <input type="checkbox"/> Financial security |
| <input type="checkbox"/> Desire for a home in a better area | <input type="checkbox"/> Desire for vacation home/investment property |
| <input type="checkbox"/> Desire to be closer to job/school/transit | <input type="checkbox"/> Other |
| <input type="checkbox"/> Desire for a smaller home | |

Which of the following are barriers to buying a home? *Select all that apply. If none, select none.*

- | | |
|--|--|
| <input type="checkbox"/> Insufficient savings for down payment | <input type="checkbox"/> Debt |
| <input type="checkbox"/> Insufficient income | <input type="checkbox"/> Lack of references |
| <input type="checkbox"/> Insufficient work history | <input type="checkbox"/> Pending divorce |
| <input type="checkbox"/> Residency | <input type="checkbox"/> Pets |
| <input type="checkbox"/> Over-Income (for BMRs) | <input type="checkbox"/> Own existing home |
| <input type="checkbox"/> Too many assets (for BMRs) | <input type="checkbox"/> Process is overwhelming |
| <input type="checkbox"/> Poor credit history | <input type="checkbox"/> None |

What is most important to you about the neighborhood in which you purchase a home? *Pick top three.*

- | | |
|---|--|
| <input type="checkbox"/> Schools | <input type="checkbox"/> Proximity to family/friends |
| <input type="checkbox"/> Safety/crime | <input type="checkbox"/> Strong housing market |
| <input type="checkbox"/> Proximity to work/school | <input type="checkbox"/> Part of an affordable homeownership program |
| <input type="checkbox"/> Proximity to amenities | |

Demographics

Why do we ask for demographic information?

Hello Housing believes that fair and equal access to affordable housing opportunities is critical to supporting diverse communities where people thrive. To know how we are doing, we need to collect demographic information of our applicants, buyers and renters. And, we need to collect this information in a way that can be compared with other publicly-available information. The format and choices of the following questions mirror how these questions are asked by the U.S. Census Bureau.

How is my demographic information used?

This information is only used in the aggregate and is not used in any way to determine your eligibility for housing programs. The aggregate demographic data from this program may be shared with other affordable housing providers for the purpose of advocating for better housing policies or more resources.

Why are these questions mandatory?

The data we collect by asking these questions is critical to improve the accessibility of our housing programs. It may help us enhance our outreach strategy or advocate for more government support for affordable housing. Frankly, we can only get an accurate picture of who is being served – and not served - if we obtain responses from everyone who applies. We appreciate your help to advance the goal of fair and equal access to housing.

Primary Applicant:

Race (please check all that apply)

- American Indian or Alaska Native
- Black or African American
- Asian Indian
- Chamorro
- Chinese
- Filipino
- Japanese
- Korean
- Native Hawaiian
- Samoan
- Vietnamese
- White
- Other race _____
- I understand the reason for asking and I still choose not to respond

Employment Status

- Self-Employed
- Work Full-Time for Employer
- Work Part-Time for Employer
- Homemaker
- Full-Time Student
- Permanently unable to work
- Unemployed and seeking work
- Unemployed and not seeking work
- Retired

Hispanic

- No, not of Hispanic, Latino, or Spanish origin
- Yes, Mexican, Mexican Am., Chicano
- Yes, Puerto Rican
- Yes, Cuban
- Yes, another Hispanic, Latino, or Spanish origin
- I understand the reason for asking and I still choose not to respond

Marital Status

- Single
- Married/Domestic Partnership
- Separated
- Divorced
- Widowed

Education

- Less than high-school diploma
- High-school diploma or equivalent
- Some post-secondary education
- Certification from training program
- Associate's degree
- Bachelor's degree
- Master's or other graduate degree

Military Status

- Active
- Veteran
- Reserve
- Non-Military

Gender

- Female
- Transgender
- Male
- Other

Demographics Continued

As a reminder, this information is only used in the aggregate and is not used in any way to determine your eligibility for housing programs. The aggregate demographic data from this program may be shared with other affordable housing providers for the purpose of advocating for better housing policies or more resources.

Co-Applicant:

Race (please check all that apply)

- American Indian or Alaska Native
- Black or African American
- Asian Indian
- Chamorro

- Chinese
- Filipino
- Japanese
- Korean
- Native Hawaiian
- Samoan
- Vietnamese
- White
- Other race _____
- I understand the reason for asking and I still choose not to respond

Employment Status

- Self-Employed
- Work Full-Time for Employer
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- Homemaker
- Full-Time Student
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- Retired

Hispanic

- No, not of Hispanic, Latino, or Spanish origin
- Yes, Mexican, Mexican Am., Chicano
- Yes, Puerto Rican
- Yes, Cuban
- Yes, another Hispanic, Latino, or Spanish origin

- I understand the reason for asking and I still choose not to respond

Marital Status

- Single Married/Domestic Partnership
- Separated Divorced
- Widowed

Education

- Less than high-school diploma
- High-school diploma or equivalent
- Some post-secondary education
- Certification from training program
- Associate's degree
- Bachelor's degree
- Master's or other graduate degree

Military Status

- Active Veteran
- Reserve Non-Military

Gender

- Female Transgender
- Male Other

Language(s) Spoken

Primary Applicant _____

How well does this person speak English?

- Very well Well
 Not well Not at all

Does this person speak a language other than English at home?

- Yes No

What is this language?

- Arabic
- Armenian
- ASL
- Burmese
- Chinese - Cantonese
- Chinese - Mandarin
- French
- French Creole
- German
- Greek
- Gujarati
- Hindi
- Hmong
- Italian
- Japanese
- Korean
- Persian
- Polish
- Portuguese
- Punjabi
- Russian
- Somali
- Spanish
- Tagalog
- Urdu
- Vietnamese
- Other language _____

Co-Applicant _____

How well does this person speak English?

- Very well Well
 Not well Not at all

Does this person speak a language other than English at home?

- Yes No

What is this language?

- Arabic
- Armenian
- ASL
- Burmese
- Chinese - Cantonese
- Chinese - Mandarin
- French
- French Creole
- German
- Greek
- Gujarati
- Hindi
- Hmong
- Italian
- Japanese
- Korean
- Persian
- Polish
- Portuguese
- Punjabi
- Russian
- Somali
- Spanish
- Tagalog
- Urdu
- Vietnamese
- Other language _____

Please provide supporting documentation for EVERY ADULT MEMBER OF THE HOUSEHOLD AGED 18 AND OVER. All documents must be legible to be considered. To help keep you organized, we recommend you print a copy of this checklist for each adult household member to use as a checklist.

Supporting Documentation

A. Proof of Identify: One form of legal identification for every adult, check below for which form of ID. *Required*

- CA Drivers License CA Identification Card US Passport

B. Social Security Card: Please contact Social Security at (800) 772-1213 if you cannot locate. *Required*

- Social Security Card

C. Proof of US Residency: One form of Proof of Residency is required for all household members aged 18 and over. *Required*

- Copy of Birth Certificate US Passport (if applicable)
 Non-US Passport with I-551 Stamp (if applicable) Green Card (if applicable)
 Other: _____ INS Form I-94 (if applicable)

D. Documentation of Employment Income: If employed, provide three (3) months of the most recent consecutive paystubs. *Required*

Please contact your Human Resources department if you cannot locate.

- Pay stubs for current month Dates covered _____ to _____ (e.g. 10/1/19 to 12/31/19)
 Pay stubs for prior month Dates covered _____ to _____
 Pay stubs for next prior month Dates covered _____ to _____

OR

If self-employed:

- A year-to-date Profit & Loss statement

E. Two (2) Months of documentation for any other income: *Required if applicable*

- Child Support Pension Foster Care
 Social Security Alimony Gift letter (if applicable)
 SSI Long Term Disability Other (please describe)
OR _____

F. If you are NOT earning income: *Required if applicable*

- Zero-Income Affidavit (If applicable, please request from Hello Housing.)

G. Last Three (3) years of Federal Tax Returns OR Verification of Non-Filing: *Required*

If you or any household member cannot locate your returns, please contact the IRS to request tax transcripts at (800) 829-1040 or online at <https://www.irs.gov/individuals/get-transcript>. If you or any household member were NOT required to file taxes for ANY OR ALL of the last three (3) years, please provide a "Verification of Non-Filing", which you can request by submitting a Form 4506-T to the IRS. This form is available online at <http://www.irs.gov/pub/irs-pdf/f4506t.pdf> or you may request it by contacting the IRS at (800) 829-1040.

- 2019 Federal 1040 Tax Return or Verification of Non-Filing (if applicable)
 2018 Federal 1040 Tax Return or Verification of Non-Filing (if applicable)
 2017 Federal 1040 Tax Return or Verification of Non-Filing (if applicable)

H. Last Three (3) years of W-2's: *Required if issued W-2s*

Please contact your Human Resources department if you cannot locate. You may also call the IRS at (800) 829-1040.

- 2019 W-2s *W-2s should cover all reported income in same year's tax return*
 2018 W-2s
 2017 W-2s

Continued on Page 11

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Please note, applications that are missing any of the supporting documentation for any adult household member aged 18 and over, which do not include a letter of explanation or supplemental documentation may be deemed an incomplete application.

Supporting Documentation (continued)

I. Last Three (3) consecutive statements from ALL Financial Accounts: *Required*

Please include statements for ALL OPEN accounts for ALL household members, even if they contain a \$0 balance.

- Most recent three (3) consecutive Bank Statements
- Most recent three (3) consecutive statements for Retirement Accounts (401k, IRA, etc.)
- Most recent three (3) consecutive statements for Stocks, Mutual Funds, Profit Sharing accounts
- Most recent three (3) statements for CDs, Money Market accounts, etc.

J. Proof of Student Status: *Required if applicable*

- Copy of Current Registration OR an Unofficial Transcript

K. Copy of Credit Report: *Required*

- Copy of a recent credit report - a free credit report can be obtained at www.CreditKarma.com

L. Prequalification from a Lender: *Required*

- Prequalification letter from a lender for, at minimum, the purchase price of the home you are pursuing.
Please be sure your prequalification letter indicates your Back-End Debt to Income Ratio.

M. Preference Point Verification Documentation: *Required*

- At least one acceptable document as listed on page 12 of this application for each preference point category earned by household.

Please check the box for each preference point your household qualifies for AND submit at least one of the listed supporting documents for each preference point claimed. Some of the documents are a mandatory part of the overall application, and therefore will fulfill this requirement.

Preference Points

Points earned for Household Member Living in the City of Livermore

To qualify for this preference, the household's primary residence must be within the incorporated city limits and must have resided there for a minimum of six months prior to the date of the pre-application. Please provide one of the supporting documents listed below as verification of your preference.

Tax Returns OR Lease documents

Points earned for Household Member Working in the City of Livermore

To qualify for this preference, a member of the household must work as a full-time (minimum 32 hours per week) permanent employee at a business located within the Livermore city limits. Please provide one of the supporting documents listed below as verification of your preference. *Please note, if you are using paystubs as supporting documentation, they **must** show a business address located in the City of Livermore. If your paystubs do not show a City of Livermore address, please provide additional documentation such as a letter from your employer confirming your jobsite is located in the City of Livermore.*

Paystubs OR Letter from Employer

Points earned as a Credentialed Teacher employed by the Livermore Valley Joint Unified School District

To qualify for this preference, a member of the household must be a credentialed teacher who has been employed full-time at the Livermore Valley Joint Unified School District for at least six months. Please provide one of the supporting documents listed below as verification of your preference.

Letter from employer stating title and average number of hours worked per week.
OR
 Paystubs indicating title and number of hours worked per week.

Points earned as an Emergency Responder

To qualify for this preference, a member of the household must be a full-time regular employee of the City of Livermore with one of the following job titles: Police Officer, Sergeant, Lieutenant, Community Services Specialist, Firefighter, or Firefighter-Paramedic. Please provide one of the supporting documents listed below as verification of your preference.

Letter from employer stating title and average number of hours worked per week.
OR
 Paystubs indicating title and number of hours worked per week.

Points earned for a Tenant of a Rent Restricted Unit in the City of Livermore

To qualify for this preference, the household must live in a recognized subsidized rental-housing unit in the City of Livermore. These are defined by having deed or regulatory restrictions recorded against the property restricting rents on all or a portion of their units to low income tenants. Please provide one of the supporting documents listed below as verification of your preference.

Lease documents OR Tax Returns

Points earned as a U.S. Military Veteran

To qualify for this preference, a member of the household must be a Veteran of the U.S. military. The eligibility definition of veteran status shall be according to the military service requirements for the VA home loan guarantee program. Please provide one of the supporting documents listed below as verification of your preference.

Veteran ID Card OR DD Form 214

Signature Page

Please have each adult in the household print their name, sign and date this page.

I certify that the foregoing application accurately reflects all income received from all sources for all members of the household.

I certify under penalty of perjury under the laws of the United States of America that the foregoing is true and correct to the best of my knowledge. I further understand that providing false representations herein constitutes an act of fraud and that false, misleading, or incomplete information may result in the termination of real estate purchase documents

Name _____
Signature _____
Date _____

Name _____
Signature _____
Date _____

Name _____
Signature _____
Date _____

Name _____
Signature _____
Date _____

Lender Authorization

This Borrower Authorization form will allow Hello Housing or its authorized representative to share information about your application

Homeowner Information

Primary Applicant _____ Co-Applicant _____
Mailing Address _____
Phone Number(s) _____
Email Address(es) _____
Program Applying for _____

Lender information

Mortgage Company _____
Mortgage Company Contact _____
Mailing Address _____
Phone Number(s) _____
Email Address(es) _____

I (We) hereby authorize Hello Housing to release, furnish, provide, exchange and request information related to the City of Livermore BMR Program Application to the Authorized Third Party identified above.

Name _____	Name _____
Signature _____	Signature _____
Date _____	Date _____

Name _____	Name _____
Signature _____	Signature _____
Date _____	Date _____

Expiration of Authorization

If applicable, please specify a period of time or the particular transaction for which the authorization is valid. If no expiration date or operational transaction is provided, this authorization will remain valid until revoked in writing.

City of Livermore

Below Market Rate Program Application Best Practices

Please review your application and supporting documents against this list before submittal. Applications found to be incomplete may not be considered.

Application:

- Do not staple any of your documents together.
- Do not provide double-sided copies.
- Each household member, 18 years of age or older, must provide all documents on pages 10-11 of the application.
- Make sure all bank accounts are listed and all pages of bank statements are included in your submittal. Accounts for household members that are minors must also be included.
- Ensure your paystubs are consecutive and recent.
- Confirm that each household member's W2s add up to the gross amount of earned income for the year.
- If you are Self-Employed, please provide a Year-to-Date Profit & Loss statement for 2020.
- If you are unable to submit a requested document for any reason, please include a letter of explanation.

Tax Returns:

- All adults will need to either present a tax return or a Verification of Non-Filing Letter.
- Minors must be shown as dependents on an applicant's tax return to be considered a household member. A newborn child may be granted an exception if born after taxes were filed and additional documentation may be requested.
- If you can't find your tax returns:
 - Go online at www.irs.gov/Individuals/Get-Transcript to print out or request by mail a copy of your 1040 Transcript. (Please note, it can take up to 5-10 calendar days if requesting by mail.)
 - Or, you can schedule an appointment at your nearest IRS office to request tax forms in person. (When calling, please anticipate long hold times.)
- If any household member was not required to file taxes in any of the last three years, you can request a Verification of Non-Filing Letter from the IRS by filling out IRS Form 4506-T - <https://www.irs.gov/pub/irs-pdf/f4506t.pdf>. (Please note, this process can take several weeks and may require additional requests.)
- If the IRS Verification of Non-Filing Letter is not received by the application deadline, provide us a signed copy of the Form 4506-T.
- When to provide a Verification of Non-Filing Letter from the IRS:
 - If a household member did not file taxes in any of the last 3 years.
 - If a household member had no income that year or didn't earn enough to be required to file.
 - If a household member was not living in the U.S. at the time.
- Make sure that all tax forms are signed copies.
- Make sure tax returns include all forms, schedules etc. that were filed with the 1040.

City of Livermore BMR Program Participating Lenders

CMG Financial

Laurie Cleveland
 NMLS #245940
 3160 Crow Canyon Road, Suite 300
 San Ramon, CA 94583
 Office Number: 925-983-3021
 Mobile Number: 925-640-2970
 Email: lcleveland@cmgfi.com

First Mortgage Products	First Mortgage Interest Rates	Points	Fees	Credits	Approved CalHFA Loan Products	Grants	MCC	Able to Remove Monthly PMI
Conventional, FHA, VA, CalHFA	Vary	Vary	Vary	Vary	CalHFA, CalPLUS, My Home, ZIP, School Program	GSFA	Yes	Yes

*Additional Loan Products May Be Available

All California Mortgage

Jodi Fischer
 NMLS #459905
 1202 Grant Avenue, Suite B-2
 Novato, CA 94945
 Office Number: 415-897-9103
 Email: jfischer@allcalifornia.com

First Mortgage Products	First Mortgage Interest Rates	Points	Fees	Credits	Approved CalHFA Loan Products	Grants	MCC	Able to Remove Monthly PMI
Conventional, FHA, VA, USDA, CalHFA	Varies	Vary	Vary	Vary	CalHFA, CalPLUS, My Home, ZIP, School Program	GSFA	Yes	Yes

*Additional Loan Products May Be Available

Union Bank

Bernadette Brenes

NMLS #745170
 200 Pringle Avenue, Suite 250
 Walnut Creek, CA 94596
 Mobile Number: 209-815-0730
 Email: Bernadette.Brenes@UnionBank.com

First Mortgage Products	First Mortgage Interest Rates	Points	Fees	Credits	Approved CalHFA Loan Products	Grants	MCC	Able to Remove Monthly PMI
Conventional, FHA, VA, Union Bank Economic Opportunity Mortgage	Varies	Vary	Vary	Vary	Coming Soon	\$3,000 Union Bank Grant	Yes	Yes

*Additional Loan Products May Be Available