

DOWNPAYMENT ASSISTANCE PROGRAM (DAP) BORROWER CERTIFICATE

Each borrower must read and initial each statement below and sign and date the certificate.

- | | | |
|-------|-------|--|
| _____ | _____ | 1. I have completed a DAP Loan Application and Qualification Form. |
| _____ | _____ | 2. The assets noted on the Application comprise a complete and accurate list. |
| _____ | _____ | 3. I will apply all liquid assets in excess of \$10,000 toward the downpayment and closing costs. |
| _____ | _____ | 4. The loan interviewer has explained the DAP Program and requirements for eligibility to me including the requirements for counseling. |
| _____ | _____ | 5. The loan interviewer has explained estimated closing costs and fees, including origination fees, legal fees, and miscellaneous closing costs to me. |
| _____ | _____ | 6. I understand that CHFA makes the final determination of the borrower's eligibility for the program and CHFA must issue a written loan commitment to the Lender before I can be sure that I will receive the loan. |
| _____ | _____ | 7. I understand that if I knowingly make any false statement in this certificate or submit fraudulent evidence in connection with this Application for a DAP loan; the loan may become immediately due and payable. |
| _____ | _____ | 8. All the information provided in this Borrower's Certificate is true and complete to the best of my knowledge. |

_____/_____
(Borrower-Signature) / *(Type/Print Name)* Date: _____

_____/_____
(Borrower-Signature) / *(Type/Print Name)* Date: _____

Lender: _____

NMLS ID: _____

Loan Originator: _____

NMLS ID: _____

- Submit Original to CHFA -