



TIME TO OWN

FORGIVABLE DOWN PAYMENT ASSISTANCE

BORROWER CERTIFICATE

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

- | | | |
|-------|-------|---|
| _____ | _____ | 1. The loan interviewer has explained the down payment program and requirements for eligibility to me including the requirements for counseling. |
| _____ | _____ | 2. The loan interviewer has explained estimated closing costs and fees, including origination fees, legal fees, and miscellaneous closing costs to me. |
| _____ | _____ | 3. 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. |
| _____ | _____ | 4. I understand that if I knowingly make any false statement in this certificate or submit fraudulent evidence in connection with the application for a down payment program loan; the loan may become immediately due and payable. |

/	/	/
<i>Borrower-Signature</i>	<i>Type/Print Name</i>	<i>Date</i>
/	/	/
<i>Borrower-Signature</i>	<i>Type/Print Name</i>	<i>Date</i>

Lender: _____
 NMLS ID: _____
 Loan Originator: _____
 NMLS ID: _____

- Submit Original to CHFA -