

CITY AND COUNTY OF SAN FRANCISCO
MAYOR'S OFFICE OF HOUSING
LOAN APPLICATION FOR
CITY SECOND LOAN PROGRAM

PROPERTY ADDRESS _____ No. of Bedrooms: _____
(property to be purchased)

Title Will Be Held In What Name(s) _____

Source of Downpayment and Settlement Charges

1. **NAME OF BORROWER** _____ 2. **NAME OF CO-BORROWER** _____
S.S. # _____ **S.S. #** _____
HOME TEL. # _____ **HOME TEL. #** _____
WORK TEL. # _____ **WORK TEL. #** _____
Occupation: _____ **Occupation:** _____

3. **Borrower Ethnicity:** American Indian or Alaskan Native African American Asian or Pacific Islander White Hispanic Other _____

4. **Co-Borrower Ethnicity:** American Indian or Alaskan Native African American Asian or Pacific Islander White Hispanic Other _____

5. **Household Size** _____ 6. **Head of Household: Female** _____ **Male** _____ 7. **Age of Head of Household** _____

8. Name, Age and Relationship of all persons or dependents other than named borrowers who will occupy the residence:

Name	Age	Relationship to Borrower	Dependent for Tax Purpose? (Y/N)

9. **CURRENT ADDRESS:** _____
City State Zip Code

10. **PREVIOUS ADDRESSES** (If residing at the current address for less than 3 yrs., complete the following):

Address	Date of Residency		Indicate whether was owned, rented or "other"*
	Beginning	Ending	

* All answers of "owned" **OR** "other" must be fully explained; use additional paper if necessary.

11. **INCOME** (Gross Annual Income)

Income Sources	Borrower	Co-Borrower	Other HH Members over 18	Total
Base Employment Income				\$
Overtime				
Commissions/Bonuses				
Interest/Dividends				
S. S. Payment/Pension				
Child Support/Alimony				
Other Income				
Total Household Income	\$		\$	\$
Name and Address of Employer for Borrower	Years Employed in This line of Work? _____ Year	Name and Address of Employer for Co-Borrower	Years Employed in This line of Work? _____ Years	Years on this Job? _____
Type of Business: _____	Year on this Job? _____	Type of Business: _____		

12. DETAIL OF PURCHASE

13. ASSETS

A. Purchase Price	\$	Description (List Checking & Savings accounts below)	Cash or Market Value
B. Est. Closing Costs		Checking or Savings Account #	\$
C. Est. Prepaid Escrow		Name of Bank, S & L, or Credit Union	
Total (A+B+C)	\$	Address	
D. Amount of First Mortgage	()	Checking or Savings Account #	
E. Amount Requested From City	()	Name of Bank, S & L, or Credit Union	
F. Other Financing	()	Address	
G. Other Credits (explain)	()	Stocks & Bonds (Acct. No./Description)	
H. Amount of Cash Deposit	()	SUBTOTAL LIQUID ASSETS	
I. Cash from Borrower	\$	Other Assets	

14. DECLARATIONS

- | | | |
|---|--|--|
| | <u>Borrower</u> | <u>Co-Borrower</u> |
| • Have you ever owned any property? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Do you intend to occupy the property within 60 days of close of escrow? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
- If you answer "yes" to any of the following questions, please provide explanation.
(if necessary, attach additional paper)
- | | | |
|--|--|--|
| • Are there any outstanding judgments against you? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Have you been declared bankrupt within the past 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

15. ACKNOWLEDGMENTS AND AGREEMENT

THE UNDERSIGNED SPECIFICALLY ACKNOWLEDGE (S) AND AGREE(S) THAT: 1) THE LOAN REQUESTED BY THIS APPLICATION WOULD BE SECURED BY A SECOND DEED OF TRUST ON THE PROPERTY DESCRIBED HEREIN, 2) THE PROPERTY WILL BE USED SOLELY AS THE PRINCIPAL RESIDENCE OF THE UNDERSIGNED, 3) ALL STATEMENTS MADE IN THIS APPLICATION ARE TRUE AND MADE FOR THE PURPOSE OF OBTAINING A CITY SECOND LOAN PROGRAM FOR FIRST TIME HOMEBUYER FROM THE CITY AND COUNTY OF SAN FRANCISCO. VERIFICATION MAY BE OBTAINED FROM ANY SOURCE NAMED IN THIS APPLICATION. I/WE FULLY UNDERSTAND THAT TO KNOWINGLY MAKE ANY FALSE STATEMENTS CONCERNING THIS APPLICATION WILL RESULT IN THE CITY'S DENIAL OF A CITY SECOND LOAN OR WILL BE A DEFAULT UNDER A CITY SECOND LOAN, AS APPLICABLE.

Borrower's Signature	Date	Co-Borrower's Signature	Date
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- Attached to this Loan Package will include the following items:
- _____ Completed set of Federal Income Tax Return & W-2 Forms for the past 3 years (signed and Dated),
 - _____ Three most recent and consecutive paycheck stubs.
 - _____ For self-employed, a copy of signed year-to-date Profit and Loss Statement,
 - _____ A copy of the ratified purchase agreement, including all counter offers,
 - _____ Three most recent bank statements,
 - _____ First loan application,
 - _____ First loan Approval
 - _____ First loan-Underwriter's Loan Analysis -1008 Form.
 - _____ Preliminary Title Report,
 - _____ Fair Market Appraisal.
 - _____ Signed IRS Form 4506

This loan application should be sent to:

City and County of San Francisco
 Mayor's Office of Housing
 One S. Van Ness Avenue, 5th Floor
 San Francisco, CA 94103
 Attn: City Second Loan Program