APPLICATION IS NOW OPEN FROM 11/16/26 – 12/16/26



Opportunity to Own a Below-Market Rate Home in San Ramon

Explore the unique opportunity to own a below-market rate home at Deerwood Heights in San Ramon! We are now accepting pre-approval applications for four homes, designed to provide affordable living in our brand-new townhome-style condominium community. Applicants must be first-time homebuyers and agree to occupy the home as their primary residence.

Pre-qualification is essential to secure your spot, as future homebuyers must apply before the applications close on 12/16/26. Don't miss out on this limited-time opportunity!



TRUMARKCOMMUNITIES

TrumarkHomes.com

Trumark Communities reserves the right to make modifications or changes to materials, specifications, brand names, features, plans, pricing, various fees, designs, scheduling and delivery of homes without prior notice. It also reserves the right to accept or reject offers at its sole discretion, to accept a limited number of offers on non-owner-occupied residences and to sell any residence to any party at any time. Plans shown may vary from home as it is constructed. Dimensions stated are estimates. Actual dimensions may vary from floor to floor and from homesite to homesite based on site conditions and other factors. Plans and dimensions may contain minor variations from floor to floor. Models do not display racial preference. Homes shown may not represent actual homesites. This is not an offer to sell but is intended for information only. CA DRE license #01877720.

BUILDING 2 | Phase 1

Lot 203 | Plan 1
Very Low Income

2005 Cascade Way, San Ramon, CA 94583

1,399 Sq. Ft. | 2-Car Tandem Garage

3 Bedrooms | 3 Bathrooms

$146,611

Lot 206 | Plan 2
Moderate Income

2011 Cascade Way, San Ramon, CA 94583

1,788 Sq. Ft. | 2-Car Garage

3 Bedrooms | 3.5 Bathrooms

$566,807

BUILDING 3 | Phase 1

Lot 302 | Plan 1
Low Income

3004 Cascade Way, San Ramon, CA 94583

1,399 Sq. Ft. | 2-Car Tandem Garage

3 Bedrooms | 3 Bathrooms

$253,296

Lot 304 | Plan 1
Very Low Income

3008 Cascade Way, San Ramon, CA 94583

1,399 Sq. Ft. | 2-Car Tandem Garage

3 Bedrooms | 3 Bathrooms

$146,611

City of San Ramon 2026 BMR Maximum Income Limits

Household Size	Very Low Income (50% AMI)	Low Income (80% AMI)	Moderate Income (120% AMI)
3 People	$76,400	$122,200	$175,800
4 People	$84,850	$135,750	$195,350
5 People	$91,650	$146,650	$211,000
6 People	$98,450	$157,500	$226,600
7 People	$105,250	$168,350	$242,250

Preliminary and subject to change.

TRUMARKCOMMUNITIES

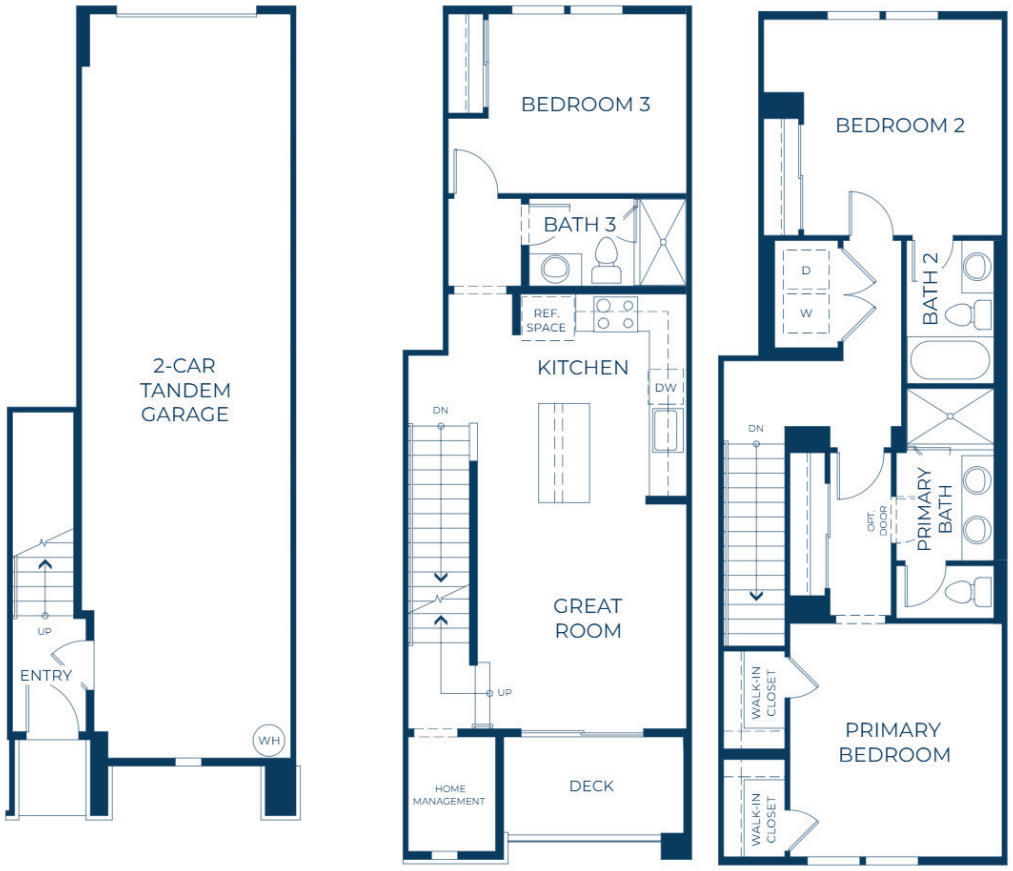
(510)881-3580 | BMRprogramSR@trumarkhomes.com
4014 Cascade Way, San Ramon, CA 94583 | TrumarkHomes.com

This is not an offer to sell but is intended for information only. The developer reserves the right to make modifications to materials, specifications, plans, pricing, various fees, designs, scheduling and delivery of homes without prior notice. Square footages are approximate. Plans and dimensions may contain minor variations from floor to floor. Floor plans are for representational purposes only. Homes shown do not represent actual homesites. Rendering and photographs are artists' conceptions and do not reflect actual homesites. Models do not display racial preference. CA DRE license #0187720.

DEERWOOD HEIGHTS

BMR Residence 1R

3 Bedrooms | 3 Bathrooms | 2-Car Tandem Garage
Approx. 1,399 Sq. Ft.



FIRST FLOOR SECOND FLOOR THIRD FLOOR

Preliminary and subject to change.

TRUMARKCOMMUNITIES

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DEERWOOD HEIGHTS

BMR Residence 2R

3 Bedrooms | 3.5 Bathrooms | 2-Car Garage
Approx. 1,788 Sq. Ft.



FIRST FLOOR SECOND FLOOR THIRD FLOOR

Preliminary and subject to change.

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DEERWOOD HEIGHTS

Site Map



Preliminary and subject to change.

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In partnership with

BELOW MARKET RATE HOMEOWNERSHIP PROGRAM

Buyer Guide and Prequalification Application

Deerwood Heights



Application Acceptance Period: November 16, 2026 – December 16, 2026

Table of Contents

01	Welcome and Program Contacts	1
02	Program Overview and Homes	1
03	Household Size and Occupancy	1
04	Citizenship and Immigration Status	2
05	First Time Homebuyer Requirement	2
06	Household Income and Income Limits	2
07	Asset Review and Limits	3
08	Financing and Purchase Costs	3
09	Recommended Lenders	4
10	Priority and Preference for the Opportunity Drawing	4
11	Application Process and Required Documents	5
12	Opportunity Drawing	6
13	After the Drawing, Homebuyer Education, and Title Requirements	6
14	Purchase Agreement, Closing and Ownership Restrictions	7
15	Frequently Asked Questions	7
16	Prequalification Application	8
17	Applicant Acknowledgment and Signatures	12

1 Welcome and Program Contacts

Thank you for your interest in the Below Market Rate (BMR) homeownership opportunities at Deerwood Heights in San Ramon. This guide explains the program requirements, application process, lender prequalification, Opportunity Drawing, and steps toward purchasing a home.

Please read the guide before completing the application. Contact the Program Administrator to discuss your household and the program before beginning lender preapproval. Submitting an application or being selected in a drawing does not guarantee eligibility, financing, or a home purchase.

Program Administrator: Danielle Bair, Trumark Homes
Email: BMRprogramSR@trumarkhomes.com
Phone: 510-881-3580
Meeting location: 4014 Cascade Way, San Ramon, CA 94583

Individual program orientation appointments may be held in person or by Zoom or Teams.

2 Program Overview and Homes

Deerwood Heights includes nine BMR homes. All BMR homes have three bedrooms and 3–3.5 bathrooms.

Income category	Plan	Number of homes	Garage configuration
Very Low	Plan 1	3	Two-car tandem
Low	Plan 1	2	Two-car tandem
Moderate	Plan 1	2	Two-car tandem
Moderate	Plan 2	2	Two-car side-by-side

Homes will be offered by lottery. Each lottery notice will identify the available homes, income categories, application dates, and drawing information. Pricing for the Below Market Rate homes will be available prior to each lottery.

Community information: https://trumarkhomes.com/new-homes/ca/san-ramon/deerwood-heights

BMR Resale Restrictions and Affordability Period

Each Below Market Rate (BMR) home is subject to affordability and resale restrictions for a period of 55 years. During the affordability period, the home must remain within the City of San Ramon’s BMR Program and may only be sold in accordance with the applicable resale restrictions and Program requirements. These restrictions are recorded against the property and are intended to preserve the home as an affordable housing opportunity for future eligible households.

3 Household Size and Occupancy

The home must be the buyer's primary residence and remain owner occupied in accordance with the City's recorded agreements.

Households must have at least three and no more than seven members for these three-bedroom homes. List every person who will occupy the home and disclose the household's current living arrangements.

Household members who are not living together at application must be co-applicants on the first mortgage and take title, subject to the City's confirmed exception below.

Children ages 18 through 23: A household member in this age range who is the child of a household member taking title is not required to be a mortgage borrower or take title, whether or not claimed as a tax dependent. Their income must be

included in household income. Their credit must be pulled and reviewed to verify that they do not own real property. If they report no income, they must complete a zero-income affidavit, which will be provided separately by the Program Administrator.

4 Citizenship and Immigration Status

Applicants must be United States citizens or lawful permanent residents at the time of application, as confirmed by the City.

• United States citizen.

• Lawful permanent resident.

Applicants with H-1B visa status or other visa statuses are not eligible to participate in the program. Applicants must provide documentation supporting their qualifying status.

Provide positive identification, including a valid driver's license, state-issued identification, or United States passport, and a copy of a valid Social Security card, consistent with the City's documentation requirements.

5 First Time Homebuyer Requirement

Applicants generally must not have held a qualifying ownership interest in residential real property during the preceding three years. All current and prior interests must be disclosed and reviewed for program eligibility.

The City’s first-time homebuyer provisions include exceptions for eligible displaced homemakers, single parents, and certain existing BMR homeowners. Qualifying interests in a mobile home, timeshare, living trust, or limited-equity cooperative may be treated differently from direct ownership of residential real property, subject to the City’s specific definitions and documentation requirements.

Verification may include three years of federal income tax returns, a signed Jurat or other sworn statement, credit reports, and property title searches. Ownership interests held directly or through an LLC, corporation, trust, or other entity must be disclosed for review. Eligibility for an exception is not automatic and requires supporting documentation and approval under the City’s program rules.

6 Household Income and Income Limits

All household income must be disclosed, including income of an adult child ages 18 through 23 who is exempt from mortgage and title requirements. Disclose income even if it is not used to qualify for the mortgage.

Disclose employment and self-employment income; bonuses, commissions, and tips; benefits; retirement and insurance payments; support payments; investment and asset income; and other income sources.

Income Verification and Mortgage Qualification

The City of San Ramon establishes the maximum household income limits for eligibility under the Below Market Rate (BMR) Program. Applicants are required to obtain mortgage preapproval from a lender, who will review and verify their income, assets, creditworthiness, and overall financial qualifications in accordance with the applicable loan program and underwriting guidelines.

During the mortgage consultation, the lender will explain how income is calculated, which sources of income may be included or excluded, and the requirements for loan approval. The lender will also discuss available financing options, interest rates, estimated monthly mortgage payments, and other applicable lending terms.

Applicants are encouraged to discuss any questions regarding income calculations or mortgage qualifications directly with their lender.

2026 Income Limits — Confirmed by the City of San Ramon

Household members	Very Low 50 percent	Low 80 percent	Moderate 120 percent
3	$76,400	$122,200	$175,800
4	$84,850	$135,750	$195,350
5	$91,650	$146,650	$211,000
6	$98,450	$157,500	$226,600
7	$105,250	$168,350	$242,250

The City of San Ramon has confirmed these income limits for the program. Meeting an income ceiling does not establish mortgage qualification or final program eligibility.

7 Asset Review and Limits

The Program Administrator, participating lender, and City of San Ramon will review the income and assets of all household members who will occupy the BMR home, regardless of whether an individual household member may otherwise qualify for an exemption under the Program requirements. All individuals included as members of the household must occupy the home as their primary residence. Temporary occupants and individuals who are included in the application but will not occupy the home are not permitted.

Six months of financial statements will be required to calculate an average prior to program calculation to determine eligibility and avoid asset dumping through liquidation or transfers to other parties.

Assets held in IRS-recognized retirement accounts, such as 401(k)s and IRAs, are excluded from the household asset-limit determination. Retirement and insurance payments are used in determining gross household income.

Asset limit: 100 percent of household AMI, plus the down payment up to 20 percent of the BMR purchase price.

Example: household AMI of $150,000 and a BMR purchase price of $550,000 with a 20 percent down payment would produce $150,000 + $110,000 = $260,000.

Household AMI is not the applicant's actual income or the income-category ceiling.

8 Financing and Purchase Costs

Applicants must obtain lender preapproval and satisfy the City's financing requirements.

• Minimum down payment: 5 percent of the purchase price. This minimum 5 percent must come from the applicants’ own funds, cannot be gifted, and must be documented in the applicants’ account for at least 90 days. Funds above the minimum 5 percent down payment, up to the 20 percent maximum, may be gifted.

• Maximum down payment: 20 percent of the purchase price.

• Purchase deposit: 5 percent of the purchase price.

• Maximum loan-to-value ratio: 95 percent.

• Mortgage: 30-year fixed-rate loan.

• All-cash purchases are not permitted.

• Stated-income loans, negative-amortization loans, balloon loans, adjustable-rate mortgages, interest-only loans, and excessive points or fees are prohibited.

The City does not impose a minimum credit score; the lender applies its applicable underwriting requirements. Lender preapproval does not replace final City program approval.

Buyers must also budget for insurance and other lender-required costs.

9 Recommended Lenders

We recommend the following three lenders because they offer BMR financing and are very familiar with the City of San Ramon's BMR program. Many lenders do not offer financing for BMR homes because of the deed restrictions. Applicants may choose another lender, provided that lender can finance the deed-restricted BMR home and meet the program's financing requirements. Applicants must provide their chosen lender with the documents needed for income, asset, employment, credit, and mortgage review. If an applicant selects a lender not included on the recommended lender list, that lender must cooperate with the Program Administrator and the City of San Ramon and provide any loan documentation, underwriting information, or other financing-related documentation requested by the Program Administrator and/or the City as part of the applicant's eligibility and financing review in a timely fashion.

Lender	Contact	Phone	Email
CMG Financial	Maryam Sehrgosha	(925) 858-2483; (925) 983-3133	msehrgosha@cmgfi.com
Certainty Lending	Craig Thomason	(925) 695-2013	craig.thomason@certaintyhomelending.com
CrossCountry Mortgage	Boyd Robinson	(925) 260-9590	boyd.robinson@ccm.com

10 Priority and Preference for the Opportunity Drawing

Preferences determine drawing order; they do not replace the basic eligibility requirements. To qualify for Priority 1 or Priority 2, at least one household member taking title must meet the applicable preference criterion. Supporting documents are required, and eligibility is reviewed at drawing submission and again before occupancy.

Priority 1

1. Veterans: Veteran honorably discharged from any branch of the United States Armed Forces; or

2. Certified First Responders: Certified First Responders (sworn police officer, firefighter, rescue worker, or any other person who provides emergency response, first aid care, or other medically related assistance) who are employed in such capacity that provides service in the City of San Ramon as defined by AB 1945, Chapter 68; or

3. Public Service Employees: Public Service Employee employed by a local government agency that provides services in the City of San Ramon. Partial list includes City of San Ramon, SRV Unified School District, SRV Fire Protection District, Central Contra Costa Sanitary District, Dublin San Ramon Services District, County Library, DVC Community College, Contra Costa County Departments (County Clerk, District Attorney's Office, Health Department, etc.), County Connection (Bus/Transit Provider), and Contra Costa Transportation Authority. Employees must work at least 20 hours per week and have been employed for at least one year at the time of application.

Priority 2

- Seniors age 65 or older.
- Persons with verified disabilities (Verified through SSA Disability Benefit Award Letter).
- Single-parent households.
- Large households with five or more members.
- Qualified homeless households under the City's definition.

Supporting documentation may include service records, employer verification, age identification, a Social Security Administration disability benefit award letter, divorce decree or court order and children's birth certificates, the two most recent years of tax returns for large households, and documentation of qualified homelessness.

No Preference: Otherwise eligible households that do not meet a documented priority criterion may apply. The drawing will include all applicants with first choice to Priority 1, then Priority 2, and then No Preference.

11 Application Process and Required Documents

1. Read this guide and contact the Program Administrator for an individual orientation.

2. Complete the prequalification application and identify all household members.

3. Select a lender that can finance the deed-restricted BMR home and complete the required preapproval review. See Section 9 for our recommended lenders.

4. Provide documentation supporting household size, income, assets, first-time buyer status, immigration status, and any claimed preference.

5. Submit a complete application and lender documentation by the announced deadlines.

6. Respond promptly to requests for additional or updated information.

7. Receive confirmation of eligibility for the applicable drawing category.

Email is the preferred submission method. Applications may be submitted to BMRprogramSR@trumarkhomes.com. Applicants who need to deliver physical documents may bring them to the Deerwood Heights sales office at 4014 Cascade Way, San Ramon, CA 94583. For additional assistance, please contact Danielle Bair, Program Administrator, at 510-881-3580. Follow the administrator's instructions for submitting financial and identification documents.

Release item	Date or information
Application opening	November 16, 202
Lender document deadline	December 9, 202
Complete application deadline	December 16, 202
Electronic Opportunity Drawing	TBD – Applicants will be notified by email once the date is confirmed.

All required lender documentation must be submitted by December 9, 2026. Completed applications, including all remaining required supporting documentation, must be received no later than December 16, 2026, to be considered for the initial Electronic Opportunity Drawing.

Document checklist

• Completed and signed application.

• Identification and Social Security documentation required by the City.

• Qualifying immigration-status documentation, as applicable.

• Household-size and current-address documentation.

• Income documentation for every applicable household member.

• Tax returns and employment or self-employment documentation requested by the reviewing lender.

• Asset statements and supporting valuations for the required review period.

• Account documentation showing that the minimum 5 percent down payment comes from the applicants' own funds, is not gifted, and has been in their account for at least 90 days.

• Lender preapproval and program income qualification documentation. Qualification documents may include, but are not limited to, the Uniform Residential Loan Application with final figures and lending terms (Form 1003), Uniform Underwriting and Transmittal Summary (Form 1008), Mortgage Loan Commitment Letter, and Loan Estimate.

• Documentation for any claimed Priority 1 or Priority 2 category.

• Credit/property-ownership review for applicable household members, including qualifying children ages 18 through 23.

• A completed zero-income affidavit for each adult household member reporting no income. The affidavit will be provided separately by the Program Administrator.

• Additional documentation requested during eligibility review.

12 Opportunity Drawing

Separate eligible applicant lists are maintained by income category and Priority 1, Priority 2, or No Preference status. Eligibility is verified before participation.

The Opportunity Drawing will be an electronic lottery conducted by Trumark and the City of San Ramon. Applicants will be notified in advance of when the lottery will take place. Applicants will not attend the lottery. Once the lottery is completed, applicants who were selected will be notified.

For each applicable income category, selection proceeds through Priority 1, then Priority 2, then No Preference, in accordance with the approved drawing procedure. Drawing results establish selection order; they do not guarantee final approval or a purchase.

13 After the Drawing, Homebuyer Education, and Title Requirements

Selected applicants must update documents, reconfirm eligibility, and complete review by the City or its designated reviewer. The program team will provide instructions and deadlines. Qualified alternates may be contacted if a selected household cannot proceed, in accordance with the approved drawing procedures.

Applicants must complete an eight-hour HUD-approved homebuyer education course before purchasing the BMR property and before close of escrow. The working program guidance states that the completion certificate is valid for two years. Applicants may use any HUD-approved eight-hour homebuyer education course. Credit.org and ECHO Housing are two commonly used providers.

Title Requirements

All adult household members must appear as an owner or co-owner on the BMR Unit title. They must also co-sign for any purchase loan and sign all affordable housing documents for the BMR Unit, with the following exceptions:

1. Legal dependents of titleholders as claimed on the most recent federal income tax return or legal minor children of titleholders. Spouses or Domestic Partners are not considered dependents.

2. Household members ages 18 through 23 who are the child of a titleholder and will reside in the BMR Unit as their primary residence, regardless of being named as a dependent on the federal income tax return of a titleholder.

3. Recent immigrants with insufficient credit history, defined as persons who have been in the United States for two years or less, as supported by entrance documentation or a sworn statement and lender documentation of the reason for a loan denial, including a copy of the applicant’s credit report.

14 Purchase Agreement Closing and Ownership Restrictions

Applicant Acknowledgement Prior to Purchase Agreement

Applicants who are selected to move forward and are approved to purchase a BMR home must meet with the Program Administrator prior to signing the Purchase Agreement. During this meeting, the Program Administrator will explain the BMR Program requirements, restrictions, and purchase process in detail, including the 55-year affordability period and resale restrictions.

Before entering into the Purchase Agreement, all applicants purchasing the home must sign a separate Acknowledgement confirming that they have met with the Program Administrator; that the BMR Program and its requirements have been explained to them; and that they have received copies of the Notice of Resale Restrictions, Notice of Affordability, and Deed of Trust for review and understand the applicable BMR requirements, restrictions, and purchase process.

Following required program approval, the selected household will proceed with the purchase agreement, required deposit, final loan approval, and escrow requirements. Follow the contract and lender deadlines and promptly report changes to household composition, income, assets, employment, or financing.

BMR homes are subject to the City's occupancy and resale restrictions. The buyer must review and execute the required City documents, including the Buyer's Occupancy and Resale Restriction Agreement, City Deed of Trust, and Notice of Affordability Restrictions.

These agreements govern occupancy, permitted transfers, resale pricing, and other ownership obligations. Resale pricing is controlled by the program and may differ from unrestricted market appreciation. Buyers should review the recorded documents carefully before purchase.

15 Frequently Asked Questions

1. Do I need a priority preference to apply? No. A household may apply without a preference if otherwise eligible. The approved priority order governs selection.

2. What is the minimum down payment? The minimum down payment is 5 percent of the purchase price. This minimum 5 percent must come from the applicants’ own funds; gift funds cannot be used to meet this requirement. The funds must be documented in the applicants’ account for at least 90 days.

3. What is the maximum down payment? The maximum down payment is 20 percent of the purchase price.

4. Can I purchase with cash? No. The program requires qualifying financing.

5. Does my adult child’s income count if they are not a borrower? Yes. For a qualifying child ages 18 through 23, income is included and credit is reviewed for property ownership even when mortgage and title participation are not required.

6. Must I use one of the recommended lenders? No. You may choose another lender that can finance the deed-restricted BMR home and meet the program’s financing requirements.

7. Do I attend the lottery? No. Trumark and the City of San Ramon will conduct an electronic lottery. Applicants will receive advance notice of when it will occur, and selected applicants will be notified afterward.

8. Does lender preapproval guarantee a home? No. Drawing selection, final program approval, financing, and contract requirements must also be satisfied.

9. When must I complete homebuyer education? Before purchasing the property and before close of escrow. You may use any HUD-approved eight-hour course.

10. Can I sell the home later at market price? The home must remain in the BMR Program for 55 years. Resale is subject to the City’s recorded restrictions and applicable resale-price controls.

16 Prequalification Application

Applicant and Coapplicant Information

Applicant full legal name:

Coapplicant full legal name:

Current address:

City, state, ZIP:

Mailing address if different:

Primary / alternate phone:

Email:

Preferred contact method:

Household Members

List every person who will occupy the home.

Full legal name	Age	Relationship	Current address if different	Take title?	Borrower?	Annual gross income

Total household members:

Are all proposed household members currently living together? ☐ Yes ☐ No

If no, explain:

Ownership and Status

Has any household member owned real property in the preceding three years? ☐ Yes ☐ No

Ownership and Status (continued)

If yes, member, property and ownership dates:

Applicant qualifying citizenship or immigration category:

Coapplicant qualifying category:

Supporting documentation submitted:

Income, Assets and Financing

List all income sources and attach supporting details as needed.

Household member	Income source	Annual gross amount

If an adult household member reports no income, a separate zero-income affidavit is required.

Total reported annual household income:

Household assets (excluding retirement accounts):

IRS-recognized retirement accounts:

Proposed down payment amount and percentage:

Source of down payment:

Selected lender and contact:

Preapproval status and date:

Priority or Preference Claim

Select all claimed categories and identify the qualifying title-holding member.

Priority or Preference Claim (continued)

- ☐ Priority 1 Veteran
- ☐ Priority 1 Certified first responder serving San Ramon
- ☐ Priority 1 Eligible public service employee serving San Ramon
- ☐ Priority 2 Senior age 65 or older
- ☐ Priority 2 Person with verified disability
- ☐ Priority 2 Single-parent household
- ☐ Priority 2 Household of five or more members
- ☐ Priority 2 Qualified homeless household
- ☐ No Preference

Qualifying title-holding member: _____

Supporting documents provided: _____

Homebuyer Education

Completed eight-hour HUD-approved course? ☐ Yes ☐ No

Provider: _____

Completion date: _____

Certificate provided? ☐ Yes ☐ No

17 Applicant Acknowledgment and Signatures

By signing below, I acknowledge that I have read this guide and that the information supplied in my application is true, complete, and accurate to the best of my knowledge. I understand that supporting documentation and updated information may be requested to determine eligibility.

I understand that submitting an application, obtaining lender preapproval, or being selected in the electronic lottery does not guarantee program approval, a loan, or a home purchase. I will promptly report changes to household composition, income, assets, employment, or financing.

I understand that the home must be occupied as required by the City program and is subject to recorded occupancy and resale restrictions. I must complete the required eight-hour HUD-approved education course before purchase and close of escrow.

Every household member age 18 or older must sign this acknowledgment, including household members who will not be mortgage borrowers or take title. If more than five adults must sign, attach an additional signature page containing this acknowledgment.

Adult household member 1

Printed name:

Electronic signature: Date:

Adult household member 2

Printed name:

Electronic signature: Date:

Adult household member 3

Printed name:

Electronic signature: Date:

Adult household member 4

Printed name:

Electronic signature: Date:

Adult household member 5

Printed name:

Electronic signature: Date:

Program use only

Application received / number:

Household size / income category:

Priority category verified:

Lender preapproval received:

Eligibility status / reviewer / outstanding items: