

# APPLICATION CHECKLIST

In order to assist the County of Yuba staff in reviewing and processing your application as quickly as possible, we will require the following information. The Program Administrator cannot guarantee application processing times, but will make all available efforts to process Program applications expediently.

**APPLICATION:** All persons listed as applicant or co-applicant must sign the application including the following attachments:

1. Exhibit A: Applicant Eligibility Summary
2. Exhibit B: Certification of Occupancy
3. Exhibit C: Race and Ethnic Data Reporting Form
4. Exhibit D: Statistical Data Reporting Form
5. Exhibit E: The Housing Financial Discrimination Act of 1977 Fair Lending Notice
6. Exhibit F: Acknowledgement of Release of Documents
7. Exhibit G: Other Acknowledgements
8. Exhibit H: Primary Lender Information
9. Exhibit I: Lead Based Paint Certification
10. Exhibit J: Miscellaneous Information (explanation of any unusual circumstances)

Please submit COPIES of the following items (we cannot be responsible for originals) for all applicants except for any non-occupying co-signer that will not be included on the Loan Agreement or Deed of Trust:

- SIX (6) MOST RECENT & CONSECUTIVE SAVINGS AND CHECKING ACCOUNT STATEMENTS (ALL pages, all accounts).**
- EIGHT (8) MOST RECENT STATEMENTS FOR ALL OTHER ASSETS** – rental property/real estate if applicable, cd's, retirement accounts, stocks, bonds, t-bills, etc.
- MOST RECENT FEDERAL INCOME TAX RETURNS FOR 2024:** Complete (all pages) 1040s, **WITH** W-2s and Schedule Cs (if self-employed) **OR** a signed note indicating you are not required to file an income tax return. The Program requires the signed preparer copy of the 2024 income tax return.
- SIX MOST RECENT & CONSECUTIVE PAYCHECK STUBS**
- SELF-EMPLOYED** - two most recent federal income tax returns including all schedules and a current profit and loss and six (6) most recent business checking and savings account statements.
- OTHER INCOME DOCUMENTATION (check those that apply):**
  - Social Security, SSI (submit copy of award letter or direct deposit bank statement)
  - Retirement
  - Disability (Letter from Doctor on letterhead showing how long you will be on disability)
  - If Divorced - Complete Recorded Court Document – final dissolution of marriage/spousal support/child support
- CURRENT IDENTIFICATION** not expired (i.e., driver's license or State of California identification card).
- PRIMARY LENDER PRE-QUALIFICATION LETTER**
- DOCUMENTATION TO VERIFY CURRENT ADDRESS** utility bills, addressed postage, etc.

Program Administration Contacts:

Ian Scott, Manager, Special Projects; Email: [iscott@co.yuba.ca.us](mailto:iscott@co.yuba.ca.us); Phone: (530) 749-5481

Schedule: Mon-Thurs

Simren Khagura, Planner; Email: [skhagura@co.yuba.ca.us](mailto:skhagura@co.yuba.ca.us); Phone: (530) 749-5485

Schedule: Mon-Fri

## COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION



This is a State Funded Program under the office and Community Development of Housing. The County of Yuba will not discriminate against any applicant for a down payment assistance loan based on race, color, religion, sex, marital status, ancestry or national origin. The County program will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act and implementing regulations.

INFORMATION PROVIDED HEREIN SHALL BE KEPT CONFIDENTIAL AND SHALL BE USED FOR THE SOLE PURPOSE OF DETERMINING ELIGIBILITY AND COLLECTING STATISTICAL DATA FOR THE COUNTY OF YUBA'S HOUSING PROGRAMS. USE MULTIPLE PAGES IF NEEDED FOR ANY/ALL SECTIONS OF THIS APPLICATION.

## PROPERTY INFORMATION

**Applicant:**

\_\_\_\_\_ Last \_\_\_\_\_ First \_\_\_\_\_ Middle

**Applicant:**

\_\_\_\_\_ Last \_\_\_\_\_ First \_\_\_\_\_ Middle

**Current Address:**

Street: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

## APPLICANT

**Name:**

\_\_\_\_\_ Last \_\_\_\_\_ First \_\_\_\_\_ Middle

**Current Residence Address:**

Street: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Home Phone:** ( ) \_\_\_\_\_ **Cell Phone:** ( ) \_\_\_\_\_ **Work Phone:** ( ) \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_ **Date of Birth:** / /

**Drivers License Number:** \_\_\_\_\_ **State of Issue** \_\_\_\_\_

## CO-APPLICANT/NON-OCCUPYING CO-SIGNER

**Name:**

\_\_\_\_\_ Last \_\_\_\_\_ First \_\_\_\_\_ Middle

**Current Residence Address:**

Street: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Home Phone:** ( ) \_\_\_\_\_ **Cell Phone:** ( ) \_\_\_\_\_ **Work Phone:** ( ) \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_ **Date of Birth:** / /

**Drivers License Number:** \_\_\_\_\_ **State of Issue** \_\_\_\_\_

## HOUSEHOLD INFORMATION

**Check the Appropriate Box:**

	Yes	No
Are any applicants a current resident of Yuba County?	<input type="checkbox"/>	<input type="checkbox"/>
Are any applicants employed by a business in Yuba County?	<input type="checkbox"/>	<input type="checkbox"/>
Are any applicants employed by the County of Yuba? Explain:	<input type="checkbox"/>	<input type="checkbox"/>
Are any applicants a member of the governing body? Explain:	<input type="checkbox"/>	<input type="checkbox"/>
Are any applicants being included as a non-occupying co-signer? If so, check this box and do not include income or asset documentation for them. Such co-signers shall be acceptable provided that their names will not appear on the Loan Agreement or Deed of Trust.	<input type="checkbox"/>	<input type="checkbox"/>
If yes to the question above, state non-occupying co-signer name here:		



**COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY  
YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION**

<b>HOUSEHOLD INFORMATION CONTINUED</b>		
<b>Check the Appropriate Box:</b>	<b>Yes</b>	<b>No</b>
Are any applicants currently on a title to real property, i.e. on the title to a home?	<input type="checkbox"/>	<input type="checkbox"/>
Have any applicants been unemployed or underemployed for 12 consecutive months in the last two years and worked primarily without remuneration to care for his or her home and family?	<input type="checkbox"/>	<input type="checkbox"/>
Are any applicants a single parent who owned a home or resided in a home with their now separated spouse, and has custody of one or more minor children for home they have custody?	<input type="checkbox"/>	<input type="checkbox"/>
Do/have any applicants owned, as a principal residence in the last three years, a home whose structure is not permanently affixed to a permanent foundation, and/or is not in compliance with state/local building codes and cannot be brought into code compliance for less than the cost of constructing a permanent structure?	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that acceptance of the Program application will result in the verification of income being less than 80% of Area Median Income.	<input type="checkbox"/>	<input type="checkbox"/>
Are you including with this application a primary lender's pre-qualification letter?	<input type="checkbox"/>	<input type="checkbox"/>
Are you including with this application the 2024 tax preparer signed tax return?	<input type="checkbox"/>	<input type="checkbox"/>
Are any applicants intending to purchase the home they are currently occupying as a renter?	<input type="checkbox"/>	<input type="checkbox"/>

<b>GROSS MONTHLY INCOME</b>				
<b>Income Source</b>	<b>Applicant</b>	<b>Co-Applicant</b>	<b>Other Household Member(s) (18 or Older)</b>	<b>Total (Add all Income in the Row)</b>
Wages from employer	\$	\$	\$	\$
Wages, second employer	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Interest From	\$	\$	\$	\$
1. Savings	\$	\$	\$	\$
2. CD's	\$	\$	\$	\$
3. Bonds	\$	\$	\$	\$
4. Stocks	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child Support	\$	\$	\$	\$
Pension	\$	\$	\$	\$
Foster Care	\$	\$	\$	\$
Rental Income	\$	\$	\$	\$
Unemployment	\$	\$	\$	\$
Other (List):	\$	\$	\$	\$
Other (List):	\$	\$	\$	\$
Other (List):	\$	\$	\$	\$
Other (List):	\$	\$	\$	\$

Other (List):	\$	\$	\$	\$
Total Gross Monthly Household Income:			\$ (add all income above together)	
<b>TOTAL ANNUAL INCOME (x12):</b>			<b>\$</b>	
<b>MONTHLY EXPENSES</b>				
Payment Type	Name of Creditor		Balance	Monthly Payment
Rent			\$	\$
Mortgage, if applicable			\$	\$
Line of Credit			\$	\$
Student Loans			\$	\$
Space Rent			\$	\$
Auto			\$	\$
Auto			\$	\$
Credit Card			\$	\$
Credit Card			\$	\$
Credit Card			\$	\$
Other			\$	\$
Other			\$	\$
Other			\$	\$
<b>TOTAL PRESENT MONTHLY EXPENSES:</b>				<b>\$</b>



## CREDIT INFORMATION

<b>Check the Appropriate Box:</b>	<b>Yes</b>	<b>No</b>
Are all your debts listed?	<input type="checkbox"/>	<input type="checkbox"/>
Is any debt past due? Type of debt:	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your co-applicant filed for bankruptcy in the last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>
Are you obligated to pay alimony, child support or maintenance?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any outstanding judgments?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had property foreclosed on?	<input type="checkbox"/>	<input type="checkbox"/>
Are your property taxes paid and current?	<input type="checkbox"/>	<input type="checkbox"/>
Have you been 30 days late on your mortgage payment in the last 12 months? When:	<input type="checkbox"/>	<input type="checkbox"/>
Do you own any residential property? Address:	<input type="checkbox"/>	<input type="checkbox"/>
Date your home was purchased, if applicable:	/	/

## ASSETS

Do not leave blank. If you do not have a checking account or savings account, please provide a written statement and copies of money orders and social security benefit, pension checks, etc.

### Checking and Savings Accounts

	Name of Account	Bank Name	Account Number	Balance
Savings Account				\$
Savings Account				\$
Checking Account				\$
Checking Account				\$
Checking Account				\$
Other Bank Account				\$
Other Bank Account				\$
<b>TOTAL ACCOUNTS ASSETS:</b>				<b>\$</b>

### Other Investments – Itemize

	Name of Account	Account Number	Balance
Stocks			\$
Stocks			\$
Bonds			\$
Bonds			\$
Property (Address)			\$
<b>TOTAL INVESTMENTS ASSETS:</b>			<b>\$</b>



## ASSETS - CONTINUED

### Retirement Accounts -- Itemize

	Name of Account	Account Number	Value
IRA			\$
IRA			\$
401k			\$
401k			\$
<b>TOTAL RETIREMENT ASSETS:</b>			<b>\$</b>

## DISCLOSURES

**IMPORTANT - READ BEFORE SIGNING:** I/We acknowledge that a material misstatement or omission made by me/us in any statement or application by me/us in connection with my/our application for the Homebuyer Assistance Program may be grounds (at the discretion of the Program Administrator) for immediate revocation of the loan made to me/us in conjunction with the Program and will result in the immediate demand for repayment of all amounts due under the Loan Agreement, Deed of Trust and/or the Promissory Note executed by me/us in conjunction with the Program.

In addition, I/we hereby acknowledge and understand that any false pretense, including any false statement or representation; or the fraudulent use of any instrument, facility, article, or other valuable item or service pursuant to my/our participation in any programs(s) administered by the County, may be subject to both civil and criminal prosecution and immediate disqualification from the Program.

I/We certify that I/we have read and understood the provisions in this document and that I/we wish to proceed with the application for the Yuba County First Time Homebuyer Program.

**INCOME VERIFICATION:** I/We certify the income of all person(s) has been included in the application for all household members over the age of 18. In addition, I/we understand that if Yuba County is unable to verify the income (or zero income) of any person in the household over the age of 18 this may be grounds for the denial of my/our application for assistance.

**RIGHT TO FINANCIAL PRIVACY:** This is a notice to you, as required by the Right to Financial Privacy Act of 1978, that the County of Yuba or its agents or designees, have a right of access to financial records held by any financial institution in connection with the consideration or administration of the First Time Homebuyer Program for which you have applied. Financial records involving your transactions will be available to the County of Yuba or its agents or designees without further notice or authorization, but will not be disclosed or released to another Government agency or department without your written consent except as required or permitted by law.

**CONTINUED ON NEXT PAGE**



**DISCLOSURES - CONTINUED**

**PENALTY FOR FALSE OR FRAUDULENT STATEMENT**, U.S.C. Title 18, Section 1001, provides: “Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies...or makes any false fictitious or fraudulent statements or representations, or makes or uses any false writing or documents knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than 5 years or both”.

**LIMITATION OF LIABILITY** Neither the County of Yuba or their contractors, employees, or other representatives shall have any liability or responsibility for any damages, loss or injury of any kind, direct or indirect, to any person or to any property in any way caused by or resulting from the performance of the Work in connection with this Agreement, except as caused by the negligence or willful misconduct of the County of Yuba or any of the above-designated persons. Without limiting the generality of the foregoing, to the extent that the above named is found liable for property damage to the Property in accordance with this Section.

<b>Applicant's Signature:</b> _____	<b>Date:</b> _____
<b>Co-Applicant's Signature:</b> _____	<b>Date:</b> _____
<b>Co-Applicant's Signature:</b> <b>(Not Living in the House)</b> _____	<b>Date:</b> _____

**▪ EXHIBIT A ▪**  
**COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY**  
**YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION**

**APPLICANT ELIGIBILITY SUMMARY**

The County of Yuba is offering a First Time Homebuyer Program to low-income persons to purchase a home within Yuba County. A brief summary of the Program regulations and minimum requirements for determining whether you qualify for assistance follows:

- The applicant's household income must not exceed 80% Area Median Income.
- The home must be located in Yuba County, including the Cities of Marysville and Wheatland.
- Loans are offered up to \$80,000 for a combination 1) of up to fifty (50%) of the down payment required, after 1), 2) closing costs (see. Pg. 8 of the Guidelines for exhaustive list), and after 2), 3) any balance of Program funds may be applied to either the purchase price or to reduce the interest rate of the primary loan. Such value of the loan cannot result in the debt-to-income ratio being less than 42%, or more than 45% of the Program applicant's gross household monthly income.
- If approved, the applicant is given 60 days in order to find a qualified home and begin securing a primary loan.
- **Terms of Loan:**
  - Secured Mortgage – The County's assistance will be in the form of a promissory note and lien on the home.
  - Repayment – Program participant must remain an owner-occupant of the home selected. Details are included in the Loan Agreement, Deed of Trust, Promissory Note, Guidelines, and Frequently Asked Questions (all of these available on the Program website).
- The total household annual gross income (before taxes or deductions) cannot exceed the following:

Family Size	Maximum Income	Family Size	Maximum Income
1	\$49,250	5	\$75,950
2	\$56,250	6	\$81,550
3	\$63,300	7	\$87,200
4	\$70,300	8	\$92,800

*Source: California Department of Housing and Community Development. These income figures are subject to change annually.*

- Gross Annual Income – Income includes all wages, consistent overtime, retirement, pension, social security, child support, alimony and other regular earnings of the household members over the before any deductions.

**I have read the above information and to the best of my knowledge believe I meet the qualifications for the assistance program:**

<b>Applicant's Signature:</b> _____	<b>Date:</b> _____
<b>Co-Applicant's Signature:</b> _____	<b>Date:</b> _____



▪ EXHIBIT C ▪

COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY  
YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION

**RACE AND ETHNIC DATA REPORTING FORM**

Program Name: \_\_\_\_\_  
Head of Household Name: \_\_\_\_\_  
Household Member Name: \_\_\_\_\_  
Property Address: \_\_\_\_\_

**PLEASE COMPLETE THIS FORM FOR EACH PERSON IN YOUR HOUSEHOLD.** Parents or guardians are to complete the form for children under the age of 18.

Ethnic Categories*	Select One
Hispanic or Latino	
Not-Hispanic or Latino	

Racial Categories*	Select All that Apply
American Indian or Alaska Native	
Asian	
Black or African American	
Native Hawaiian or Other Pacific Islander	
White	
Other	

**There is no penalty for persons who do not complete the form.**

<b>Applicant's Signature:</b> _____	<b>Date:</b> _____
<b>Co-Applicant's Signature:</b> _____	<b>Date:</b> _____

**Public reporting burden** for this collection is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits and voluntary. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. This information is authorized by the U.S. Housing Act of 1937 as amended, the Housing and Urban Rural Recovery Act of 1983 and Housing and Community Development Technical Amendments of 1984. This information is needed to be in compliance with OMB-mandated changes to Ethnicity and Race categories for recording the 50059 Data Requirements to HUD. Owners/agents must offer the opportunity to the head and co-head of each household to "self certify" during the application interview or lease signing. This process will allow the owner/agent to collect the needed information on all members of the household. Completed documents should be stapled together for each household and placed in the household's file. Parents or guardians are to complete the self-certification for children under the age of 18. This information is considered non-sensitive and does not require any special protection.

**\*Definitions of these categories may be found on the reverse side.**

## INSTRUCTIONS FOR THE RACE AND ETHNIC DATA REPORTING

### General Instructions:

This form is to be completed by individuals wishing to be served (applicants) by the Department of Housing and Urban Development.

Owner and agents are required to offer the applicant/tenant the option to complete the form. The form is to be completed at initial application or at lease signing. Once the form is completed it need not be completed again unless the head of household or household composition changes. There is no penalty for persons who do not complete the form. However, the owner or agent may place a note in the tenant file stating the applicant/tenant refused to complete the form. Parents or guardians are to complete the form for children under the age of 18.

Yuba County has been given permission to use this form for gathering race and ethnic data in assisted housing programs. Completed documents for the entire household should be stapled together and placed in the household's file.

1. **The two ethnic categories you should choose from are defined below.** You should check one of the two categories.
  - a. **Hispanic or Latino.** A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term "Spanish origin" can be used in addition to "Hispanic" or "Latino."
  - b. **Not Hispanic or Latino.** A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
2. **The five racial categories to choose from are defined below.** You should check as many as apply to you.
  - a. **American Indian or Alaska Native.** A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
  - b. **Asian.** A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam
  - c. **Black or African American.** A person having origins in any of the black racial groups of Africa. Terms such as "Haitian" or "Negro" can be used in addition to "Black" or "African American."
  - d. **Native Hawaiian or Other Pacific Islander.** A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
  - e. **White.** A person having origins in any of the original peoples of Europe, the Middle East or North Africa.

▪ EXHIBIT D ▪

COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY  
YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION

STATISTICAL DATA REPORTING FORM

Program Name: \_\_\_\_\_

Head of Household Name: \_\_\_\_\_

Household Member Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

**PLEASE COMPLETE THIS FORM FOR EACH PERSON IN YOUR HOUSEHOLD.** Parents or guardians are to complete the form for children under the age of 18.

AGE	

GENDER	SELECT ONE
MALE	<input type="checkbox"/>
FEMALE	<input type="checkbox"/>

DISABLED	SELECT ONE
YES	<input type="checkbox"/>
NO	<input type="checkbox"/>

**There is no penalty for persons who do not complete the form.**

Applicant's Signature: _____	Date: _____
Co-Applicant's Signature: _____	Date: _____

▪ EXHIBIT E ▪

COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY  
YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION

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**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977  
FAIR LENDING NOTICE**

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution at:

**Department of Financial Institutions  
Consumer Services Office  
1810 13th Street  
Sacramento, CA 95811  
Tel: (916) 322-5966  
Fax: (916) 445-2123**

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**ACKNOWLEDGEMENT OF RECEIPT**

**I (We) the Undersigned Received a Copy of this Notice:**

**Applicant's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Co-Applicant's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

▪ EXHIBIT F ▪

**COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY  
YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION**

<b>ACKNOWLEDGEMENT OF RELEASE OF DOCUMENTS</b>		
Initial each box to acknowledge that Applicant and Co-Applicant understand that the following documents must be included in the Program application to be deemed complete, with the exception of the credit reports which will be shared with the Program Administrator by the primary lender.	<b>Applicant</b>	<b>Co-applicant</b>
Six (6) most recent & consecutive savings and checking account statements (all pages, all accounts).	<input type="checkbox"/>	<input type="checkbox"/>
Eight (8) most recent statements for all other assets – rental property/real estate if applicable, cd’s retirement accounts, stocks, bonds, t-bills, etc.	<input type="checkbox"/>	<input type="checkbox"/>
Most recent federal income tax return for 2024, signed preparer copy. Complete (all pages) 1040s, with W-2s and Schedule Cs (if self-employed) or a signed note indicating you are not required to file an income tax return.	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed – <u>two</u> most recent federal income tax returns (2023 and 2024), signed preparer copies and all other requirements included in the row above.	<input type="checkbox"/>	<input type="checkbox"/>
Six most recent & consecutive paycheck stubs.	<input type="checkbox"/>	<input type="checkbox"/>
Social Security, SSI (submit copy of award letter or direct deposit bank statement).	<input type="checkbox"/>	<input type="checkbox"/>
Retirement account documents.	<input type="checkbox"/>	<input type="checkbox"/>
Disability (Letter from Doctor on letterhead showing how long you will be on disability).	<input type="checkbox"/>	<input type="checkbox"/>
If Divorced - Complete Recorded Court Document – final dissolution of marriage/spousal support/child support.	<input type="checkbox"/>	<input type="checkbox"/>
Any documentation required to substantiate any facts included in “Household Information” and/or “Household Information Continued” on pages 1-2 of the Program application.	<input type="checkbox"/>	<input type="checkbox"/>
A copy of the credit reports procured pursuant to the primary lender’s prequalification process with the Program applicant. The Program applicant agrees to allow the primary lender to share all applicant and co-applicant credit reports with the Program Administrator.	<input type="checkbox"/>	<input type="checkbox"/>
All documentation produced by the primary lender to execute the primary lender’s primary home mortgage loan for the Program applicant.	<input type="checkbox"/>	<input type="checkbox"/>

▪ EXHIBIT G ▪

**COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY  
YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION**

<b>OTHER ACKNOWLEDGEMENTS</b>		
	<b>Applicant</b>	<b>Co-applicant</b>
Initial each box to acknowledge that Applicant and Co-Applicant understand that the following conditions are requirements of the Program, and such acknowledgement must be included in the Program application to be deemed complete.		
I/we understand that my/our primary lender must sign a Lender Agreement in order for the primary lender to participate in the Program. Submission of a Lender Agreement is not required for the Program application to be deemed complete. If the primary lender does not sign the Lender Agreement, and the primary lender has previously provided a lender prequalification letter to an approved Program applicant, the approved Program applicant will need to submit a new lender prequalification letter from a primary lender who agrees to sign the Lender Agreement.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that the Homebuyer has no power of eminent domain and, therefore, will not acquire the property if negotiations fail to result in an amicable agreement.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that the Homebuyer's offer is an estimate of the fair market value of the housing unit, to be finally determined by a state licensed appraiser.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that the housing unit will be subject to inspection. The housing unit must comply with local codes at the time of purchase and local health and safety standards.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that upon completion of the loan paperwork, applicant will contract a Home Inspection Company to conduct an inspection of the property to confirm eligibility and acceptability of the property for participation in the Program. The inspection will be documented on an Inspection Form, including measurements and relevant observations and special conditions with potential cost consequences.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that all housing units built prior to January 1, 1978 will require a lead paint disclosure to be signed by both the homebuyer and seller.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that since the purchase would be voluntary, the seller would not be eligible for relocation payments or other relocation assistance.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that the housing unit to be purchased by the Program applicant must be either: currently owner-occupied, newly constructed, or vacant for three months prior to submission of the purchase offer. This is a condition of the funding source.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that failure to upload a complete Program application and all supporting documentation using the format of LASTNAME_FIRSTNAME_DOCUMENT, Example: Doe_Jane_Prequalification_Letter; Doe_Jane_Tax_Return2024; Doe_Jane_FTHB_Application, etc. to <a href="https://yubacounty.egnyte.com/ul/sRsNW4DCO4">https://yubacounty.egnyte.com/ul/sRsNW4DCO4</a> will result in the Program application being deemed as incomplete, and denied. It is permissible to upload a complete Program application as a combined PDF with all required documents under the file format: LASTNAME_FIRSTNAME_FTHB_APPLICATION_PACKET or other substantially similar file name.	<input type="checkbox"/>	<input type="checkbox"/>
I/we have reviewed the Program Website, Frequently Asked Questions, and the Guidelines. Warning: failure to check "Yes" for this box prior to submitting a Program application may be grounds for denial of the Program application, resulting in a two (2) week delay for eligibility to resubmit a Program application.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that as a condition of participation in the Program all First Time Homebuyers must participate in a free Homebuyer Education class prior to close of escrow.	<input type="checkbox"/>	<input type="checkbox"/>
I/we understand that denial of a Program application for any reason will result in a two (2) week delay for eligibility to resubmit a Program application.	<input type="checkbox"/>	<input type="checkbox"/>

▪ EXHIBIT H ▪

COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY  
YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION

PRIMARY LENDER INFORMATION

PLEASE PROVIDE US WITH THE FOLLOWING INFORMATION REGARDING YOUR PRIMARY LENDER, THIS IS THE PARTY THAT YOU HAVE RECEIVED A PRE-QUALIFICATION LETTER FROM. THIS INFORMATION MUST MATCH THE INFORMATION INCLUDED ON YOUR PRE-QUALIFICATION LETTER REQUIRED TO BE SUBMITTED WITH THE PROGRAM APPLICATION.

Applicant Name: \_\_\_\_\_

Primary Lender Company: \_\_\_\_\_

Primary Contact Name: \_\_\_\_\_

Contact Business Address: \_\_\_\_\_

Contact Direct Phone Line: \_\_\_\_\_

Contact Direct Email: \_\_\_\_\_

Contact Fax Number: \_\_\_\_\_

**NOTE:**

***THIS FORM MUST BE FILLED IN COMPLETELY ALONG WITH YOUR PRE-QUALIFICATION LETTER FOR US TO PROCEED WITH PROCESSING YOUR APPLICATION.***

▪ EXHIBIT I ▪

COUNTY OF YUBA COMMUNITY DEVELOPMENT AND SERVICES AGENCY  
YUBA COUNTY FIRST TIME HOMEBUYER APPLICATION

LEAD BASED PAINT CERTIFICATION

I, \_\_\_\_\_ (*applicant name*) certify that we received the lead brochure "Protect Your Family from Lead in Your Home" informing me of the potential risk of the lead hazard exposure. I received this pamphlet before placing an offer to purchase a residence. This pamphlet is issued by the United States Environmental Protection Agency, United States Consumer Product Safety Commission, and United States Department of Housing and Urban Development.

<b>Applicant's Signature:</b> _____	<b>Date:</b> _____
<b>Co-Applicant's Signature:</b> _____	<b>Date:</b> _____

\_\_\_\_\_  
Printed Name of Person Certifying Lead  
Brochure Delivery

\_\_\_\_\_  
Signature of Person Certifying Lead  
Brochure Delivery

