



Items Required for City of Huntington Beach First-time Homebuyer Downpayment Assistance Program (DAP) Application

Submit to Affordable Housing Clearinghouse (AHC) for DAP Application:

- Completed DAP Application/Eligibility worksheet
- Signed DAP Affidavit
- Signed Borrower Certification & Authorization form
- For any household members over the age of 18:
 - If they do not have income, sign Certification of No Income OR
 - If they do have income but are not on the loan application, provide the following: Pay stubs for the past 60 days, W-2 forms for the past 3 years, Signed Federal Tax Returns for the past 3 years, Bank Statement for past 2 months, Proof of Citizenship (Birth Certificate, Passport, Naturalization papers, Residency Card)

Submit to First Mortgage Lender and AHC for Prequalification:

- Completed Uniform Residential Loan Application (Form 1003)
- Copies of *signed* federal tax returns for the last three years
- Copies of W-2 forms for the last three years
- Copies of paycheck stubs for the last two months plus documentation of other income
- Copies of all bank statements for the last two months
- Copies of statements for 401k, retirement funds, stock certificates, life insurance (if applicable)
- Evidence of U.S. citizenship or permanent resident alien status
- Letters of explanation for late payments or credit issues (if applicable)
- Contact information for landlord (two years minimum)
- Gift letter (if applicable)
- Purchase agreement (needed when property is purchased)
- Homebuyer education completion certificate

Note: Application fees, credit report fees, appraisal fees or other fees may be required by the participating lender. Please check with your lender .