



**CITY OF EL CAJON**  
**DEPARTMENT OF REDEVELOPMENT AND HOUSING**  
 200 Civic Center Way  
 El Cajon, CA 92020  
 (619) 441-1710  
 FAX (619) 441-1595

FTHB # \_\_\_\_\_

## FIRST-TIME HOMEBUYER APPLICATION

**(1) APPLICANT #1:**

First Name	Middle	Last Name	Social Security Number	Age
Current Address	City	State	ZIP	Home Phone #
Occupation	Employer Name and Address		Date of Employment	Years in line of business

**(2)** (For Statistical Purposes Only)

Marital Status (check one)	Ethnicity (check one)	Race (Enter appropriate number in family)	
<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married	Hispanic or Latino: <input type="checkbox"/> Yes or <input type="checkbox"/> No	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> American Indian or Alaska Native and White <input type="checkbox"/> Asian and White <input type="checkbox"/> Black or African American and White <input type="checkbox"/> American Indian or Alaska Native and Black or African American <input type="checkbox"/> Other (Please specify):

**Gender** (check one):  Male  Female      **First-Time Homebuyer** (check one):  Yes  No

**(3) APPLICANT #2:**

First Name	Middle	Last Name	Social Security Number	Age
Current Address	City	State	ZIP	Home Phone #
Occupation	Employer Name and Address		Date of Employment	Years in line of business

**(4)** (For Statistical Purposes Only)

Marital Status (check one)	Ethnicity (check one)	Race (Enter appropriate number in family)	
<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married	Hispanic or Latino: <input type="checkbox"/> Yes or <input type="checkbox"/> No	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> American Indian or Alaska Native and White <input type="checkbox"/> Asian and White <input type="checkbox"/> Black or African American and White <input type="checkbox"/> American Indian or Alaska Native and Black or African American <input type="checkbox"/> Other (Please specify):

**Gender** (check one):  Male  Female      **First-Time Homebuyer** (check one):  Yes  No

**(5) HOUSEHOLD INFORMATION:** List all household members, including dependents, and those going on title to the property:

Total persons in Household \_\_\_\_\_

NAME _____	AGE _____	M/F _____	NAME _____	AGE _____	M/F _____
NAME _____	AGE _____	M/F _____	NAME _____	AGE _____	M/F _____
NAME _____	AGE _____	M/F _____	NAME _____	AGE _____	M/F _____
NAME _____	AGE _____	M/F _____	NAME _____	AGE _____	M/F _____

**(6) PROPERTY INFORMATION:**

Street Number \_\_\_\_\_ Street Name \_\_\_\_\_ Unit # \_\_\_\_\_ Zip Code \_\_\_\_\_ APN \_\_\_\_\_  
 Detached  Condo  Condo Conversion  New or  Existing  
 Census Tract # \_\_\_\_\_ # of Bedrooms \_\_\_\_\_ (check one) (check one)

**(7) LOAN INFORMATION (proposed)**

<b>Sales Price</b>	\$	1 <sup>st</sup> Mortgage amt	\$	<b>Proposed Monthly Payments</b>	
Origination points (____%)	\$	Initial Note Rate	%	1 <sup>st</sup> Mtg P & I	\$
Discount points for below par pricing (____%)	\$	Non-buydown Rate	%	2 <sup>nd</sup> Mtg P & I	\$
Fees (Prepays & other closing costs)	\$	Term (months)		Hazard Ins	\$
Buy-down costs	\$	2 <sup>nd</sup> Mortgage amt	\$	Taxes	\$
PMI, MIP, Funding Fee	\$			Mtg. Ins.	\$
<b>Total Costs</b>	\$	<b>LTV</b>	%	HOA Fees	\$
Less: Fees paid by Seller	\$	<b>TOTAL CLTV</b>	%	Maint & Utilities <i>(Agency loans)</i>	\$
Less: Fees paid by Lender	\$			TOTAL Housing Exp	\$
Less: First Mortgage Loan Amount	\$	<b>Qualifying Ratios</b>		MCC CREDITS?	Yes <input type="checkbox"/> or No <input type="checkbox"/>
Less: City 2 <sup>nd</sup> Mortgage	\$	Total Housing Ratio	%		
<b>Cash required from Borrower</b>	\$	Total Debt to Income Ratio	%		

**TYPE OF LOAN:**  FHA  VA  CONV  CalHFA  Fixed rate  Arm Type \_\_\_\_\_  Interest only  
**Note:** If Arm, list: Index (e.g., 1-month Libor) \_\_\_\_\_ / Margin \_\_\_\_\_ / First adjustment \_\_\_\_\_ / Adjustments every \_\_\_\_\_ / Fully indexed rate: \_\_\_\_\_  
 Life Cap \_\_\_\_\_ / other \_\_\_\_\_ / Pre-Payment Penalty Period \_\_\_\_\_

**(8) SELLER:**

Full Name(s) \_\_\_\_\_ Address (complete) \_\_\_\_\_ Phone (h) \_\_\_\_\_ Phone (w) \_\_\_\_\_

**(9) LENDER(S):****Originating**

Company Name \_\_\_\_\_ Contact \_\_\_\_\_ Phone \_\_\_\_\_ FAX \_\_\_\_\_

Address (complete) \_\_\_\_\_

**Funding**

Company Name \_\_\_\_\_ Contact \_\_\_\_\_ Phone \_\_\_\_\_ FAX \_\_\_\_\_

Address (complete) \_\_\_\_\_

**TO THE HOMEBUYER:**

Thank you for your application to the City/Agency for first-time homebuyer assistance. The successful completion of the application process may result in your receiving a City/Agency loan. It is very important that you take time to read and sign each page of this application before your lender sends it to our office.

By signing this document you will be certifying that 1) You have made an accurate representation of your household; 2) You are able to verify your first-time homebuyer status; 3) You intend to move in within 30 days of loan closing (60 if City funded improvements are required with the purchase) and occupy the property as your principal residence; 4) If the property is newly constructed, it will not be occupied prior to loan closing; 5) You are receiving a first (not a refinance) mortgage; 6) You have provided complete and accurate information about your gross annual household income; 7) You have not made any side agreement with the seller, lender, agent, or any party which would misrepresent the purchase price or terms; 8) No one related to you has an interest as a creditor on the Mortgage Loan and if so, you will disclose this information in writing to the City; 9) You understand the City/Agency loan is not transferable; and 10) You are applying for the City/Agency Loan through a participating lender of your choice. **If you have any additional questions, please contact the Department of Redevelopment and Housing at (619) 441-1768.**

