



OWN IT BORROWER'S AFFIDAVIT & AUTHORIZATION FOR DOWN PAYMENT ASSISTANCE GRANT

Borrower Name: _____

Co-Borrower Name: _____

Please provide all requested documentation and read each statement, acknowledgement and certification carefully and respond truthfully. Information provided will be used to determine eligibility for homeownership down payment assistance (DPA) grant.

DOCUMENTATION

- Each Borrower has completed the OWN IT Wealth Building Course, and a copy of each Borrower's Certification of Completion of the OWN IT Wealth Building Course is attached to this Affidavit.
- Each Borrower has completed the OWN IT Homeownership Course or HUD Certified Homebuyer Education Course & Counseling, and a copy of each Borrower's Certification of Completion of the OWN IT Homeownership Course or HUD Certified Homebuyer Education Course & Counseling is attached to this Affidavit.
- Borrower(s) have collectively completed, signed, and submitted an application for a mortgage loan to _____ (Lender), and a copy of the completed and signed mortgage loan application is attached to this Affidavit.
- Borrower(s) have collectively received a pre-approval letter from Lender, dated not more than thirty (30) days prior to the date of this Affidavit, and a copy of the pre-approval letter from Lender is attached to this Affidavit.
- Borrower(s) have collectively received a copy of their Buyer Agency Agreement from their Realtor, and a copy of the agreement, with the Realtor's contact information is attached to this Affidavit.

ACKNOWLEDGEMENTS AND CERTIFICATIONS

The following certifications and acknowledgements are true and correct on the date of this Affidavit. If any of the following certifications or acknowledgements becomes untrue before disbursement of any homeownership DPA grant, Borrower(s) are required to immediately notify OWN IT of the change:

1. All information provided by Borrower(s) on the mortgage loan application, this Affidavit, the homeownership DPA grant application and all related documents or instruments are true and correct in all material respects.
2. All information related to availability of down payment, income, debt and all other financial information provided by Borrower(s) is true and correct in all material respects.
3. Borrower(s) fully understand, acknowledge, and agree that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for mortgage loans or other types of funding, as applicable under the provision of Title 18, United States Code, Section 1014.
4. **BORROWERS(S) FULLY UNDERSTAND, ACKNOWLEDGE AND AGREE THAT APPLICATION FOR A HOMEOWNERSHIP DPA GRANT DOES NOT ENSURE BORROWER(S) RECEIVE A GRANT. APPLICATIONS**

FOR A HOMEOWNERSHIP DPA GRANT MAYBE REJECTED FOR ANY REASON OR FOR NO REASON.

Household Income and Residents

List all persons intending to occupy the residence regardless of relationship, age, or income. Please attach an additional page if there are more than 5 people in your household.

Household Names Age	Relationship to Borrower

AFFIRMATIONS

1. Borrower(s) have not had an ownership interest in any principal residence during the three (3) year period preceding the date of this affidavit, or a Borrower is a single parent with a dependent child.
2. Borrower(s) understand that if a homeownership DPA grant is awarded to Borrower(s), funding may be available for nine (9) months from the grant date. If Borrower(s) do not close on the purchase of a principal residence by the date that is nine (9) months after the grant date, the homeownership DPA grant will be forfeited.
3. Borrower(s) understand OWN IT is not required to segregate grant funds from OWN IT's other funds.
4. Borrower(s) understand and agree that funding from a homeownership DPA grant can only be used for purchase of primary residence which is either a single-family residence (including a condominium) or a duplex (two-unit property).
5. Borrower (s) understand that if there are more applicants than OWN IT funds, a lottery system called RANDOM.ORG will be used to ensure true random selection of awardees.
6. Borrower(s) understand that Borrower's mortgage loan may not include a prepayment premium, and if it does contain a prepayment premium, homeownership DPA grant will be forfeited.
7. Borrower(s) understand that Borrower(s) may not pay "points" in excess of two percent (2%) of the mortgage loan amount, and if it does contain a prepayment premium, homeownership DPA grant will be forfeited.
8. Borrower(s) is not applying for an FHA loan.
9. Borrower(s) affiliation with One City is one of the following:
 - Family Currently Attending One City Schools
 - Alumni of One City Schools
 - Currently employed staff of One City Schools

Borrower Information, check all the apply - REQUIRED*

Borrower Race Co-Borrower Race	
<input type="checkbox"/>	White/Caucasian White/Caucasian
<input type="checkbox"/>	Black/African American Black/African American
<input type="checkbox"/>	Black/African American & White/Caucasian Black/African American & White/Caucasian
<input type="checkbox"/>	Native Hawaiian/Other Pacific Islander Native Hawaiian/Other Pacific Islander
<input type="checkbox"/>	Asian Asian
<input type="checkbox"/>	Asian & White/Caucasian Asian & White/Caucasian
<input type="checkbox"/>	American Indian/Alaskan Native American Indian/Alaskan Native

<input type="checkbox"/>	Am. Indian/Alaskan Native & Am. Indian/Alaskan Native & Black/African American Black/African American
<input type="checkbox"/>	Am. Indian/Alaskan Native & White/Caucasian Am. Indian/Alaskan Native & White/Caucasian
<input type="checkbox"/>	Other Multi-racial Other Multi-racial

ETHNIC DATA ETHNIC DATA	
<input type="checkbox"/>	Hispanic Hispanic
<input type="checkbox"/>	Non-Hispanic Non-Hispanic

Media Release Authorization

YES, I grant Own It: Building Black Wealth the rights and permissions to use testimonials, statements of support, photos, videos, audio, voice, and images for marketing purposes that may include print, video, audio, still, digital/electronic media, the internet, and any other promotional manners. Check one box:

You may use my full name as written at the top of this form.

You may use my first name and last initial only.

NO, I do not give Own It: Building Black Wealth permission to use testimonials, statements of support, photos, videos, audio, voice, and images for marketing purposes that may include print, video, audio, still, digital/electronic media, the internet, and any other promotional manners.

Attest Statement

For the purpose of applying for a homeownership DPA grant, the undersigned certifies that all of the above

statements and information are true and correct, in all material respects.

OWN IT wants you to be a successful homeowner, in the event that your application is declined we would like to help you re-apply in the future.

Borrower's Signature/Date

Co-Borrower's Signature/Date

NOTARY ACKNOWLEDGMENT

Subscribed and sworn to before me on this _____ day of _____, 20____ .

Notary Public, State of Wisconsin

My Commission Expires _____