# Time To Own

# Forgivable Down Payment Assistance

**Borrower Certificate**

**Each borrower must read and initial each statement below and sign and date the certificate.**

\_\_\_\_\_\_\_ \_\_\_\_\_\_\_ 1. The loan interviewer has explained the down payment program and requirements for eligibility to me including the requirements for counseling.

\_\_\_\_\_\_\_ \_\_\_\_\_\_\_ 2. The loan interviewer has explained estimated closing costs and fees, including origination fees, legal fees, and miscellaneous closing costs to me.

\_\_\_\_\_\_\_ \_\_\_\_\_\_\_ 3. I understand that CHFA makes the final determination of the borrower's eligibility for the program and CHFA must issue a written loan commitment to the Lender before I can be sure that I will receive the loan.

\_\_\_\_\_\_\_ \_\_\_\_\_\_\_ 4. I understand that if I knowingly make any false statement in this certificate or submit fraudulent evidence in connection with the application for a down payment program loan; the loan may become immediately due and payable.

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*Borrower-Signature Type/Print Name Date*

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*Borrower-Signature Type/Print Name Date*

Lender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

NMLS ID: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Loan Originator: \_\_\_\_\_\_\_\_\_\_\_\_\_

NMLS ID: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* *Submit Original to CHFA -*