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MAYOR PRO TEM
Jessie Lopez
COUNCILMEMBERS
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David Penalzoa
Thai Viet Phan
Benjamin Vazquez



CITY MANAGER
Kristine Ridge
CITY ATTORNEY
Sonia R. Carvalho
CLERK OF THE COUNCIL
Jennifer L. Hall

CITY OF SANTA ANA
COMMUNITY DEVELOPMENT AGENCY
20 Civic Center Plaza – M25
Santa Ana, California 92702
www.santa-ana.org

MY FIRST HOME PROGRAM

The City of Santa Ana is pleased to announce the availability of financing to assist lower income households wishing to buy their first home in Santa Ana. The program is funded through the City of Santa Ana Inclusionary Housing Funds. The Program offers zero percent, deferred payment loans of up to \$120,000 for Low Income Households and up to \$80,000 for Moderate Income Households based on need. Homebuyer Assistance funds can help meet both a borrower's down payment and closing cost requirements.

In order to apply for Santa Ana's My First Home Program, borrowers must meet the income requirements outlined below and have completed an in-person pre-purchase counseling program from an agency approved by HUD. Please refer to the attached Program Description and list of approved Housing Counseling Agencies. The borrower's ability to make a down payment of at least three percent of the purchase price from their own funds is also required. In addition, homes must be evaluated for lead-based paint hazards and be free of building/health and safety code deficiencies.

These and other loan requirements are described in detail in the attached Program Guidelines. Most importantly, prospective purchasers interested in applying for Santa Ana's My First Home Program must first complete a pre-purchase counseling program prior to the City's approval.

In addition, please note that My First Home Program funds are limited. Should you have further questions after reviewing the attached information, please contact the Housing Division at (714) 667-2250.

Si usted necesita ayuda en completar su aplicación o tiene cualquier pregunta, por favor de llamarle a Claudia Shaw en 714-667-2265.

SANTA ANA CITY COUNCIL

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**CITY OF SANTA ANA
MY FIRSY HOME PROGRAM
GUIDELINES**

The Program offers zero percent, deferred payment loans of up to \$120,000 for Low Income Households and up to \$80,000 for Moderate Income Households based on need. Homebuyer Assistance funds can help meet both a borrower's down payment and closing cost requirements. **FUNDS ARE LIMITED – FIRST COME, FIRST SERVE**

Eligibility Requirements

- Borrower(s) must be a first time homebuyer (a person with no ownership interest in, or who has not held 'title' to a principal residence during the three-year period preceding the purchase of the property).
- Total Annual Income of the household, meaning all persons residing in the home as their principal place of residence, cannot exceed the income limits established below:

Household Size	Low Income	Moderate Income
1	\$75,900	\$100,050
2	\$86,750	\$114,300
3	\$97,600	\$128,600
4	\$108,400	\$142,900
5	\$117,100	\$154,350
6	\$125,750	\$165,750
7	\$134,450	\$177,200
8	\$143,100	\$188,650

- Complete a minimum of eight (8) hours of in-person homeownership training offered by a counseling center approved by the U.S. Department of Housing and Urban Development (HUD).
- Must have at least three percent (3%) of the purchase price for a down payment from seasoned funds (at least 90 days seasoned). Three most-recent bank statements are required to verify seasoned funds. Seasoned funds cannot be from gift funds. Gift funds may contribute towards the purchase; gift funds may not exceed 3% of purchase price.
- Must have a positive credit history and obtain a fixed-rate first mortgage. Co-signers and variable rate loans are not allowed.
- The Housing Division has a local preference for veterans and applicants who live or work in the City of Santa Ana.

Use of Loan Proceeds

- Loans of up to \$120,000 for Low Income Households and up to \$80,000 for Moderate Income Households will be approved based on need. A minimum mortgage-to-income ratio of 28 percent is required. Maximum debt-to-income ratios cannot exceed 38/43.
- City of Santa Ana loan proceeds may be applied to down payment and closing costs associated with the purchase of a home in Santa Ana.
- City of Santa Ana down payment assistance loan proceeds may not be applied to down payment and closing costs associated with the purchase of an Inclusionary home made available through the City's Housing Opportunity Ordinance.

Interest Rates and Repayment

- Loan proceeds are offered as a deferred loan with a zero percent interest rate. Repayment of the City loan principle balance will be required at the end of the 45-year term of affordability.
 - Santa Ana Student Incentive: Prospective homebuyer that graduated from a high school located in Santa Ana and has a 4-year college degree is eligible for a loan forgiveness up to \$40,000 (\$10,000 will be forgiven every five (5) years up to a twenty-year period)

Application and Approval Process

- Prospective homebuyer completes a HUD approved 8-hour homebuyer class.
- Homebuyer chooses a local lender and gets pre-qualified for a First Mortgage
- Homebuyer signs a Purchase Contract and opens escrow.
- Homebuyer and or Lender provides a complete My First Home Program Applicant Packet to the City of Santa Ana Housing Division for review and pre-approval with all required documents and forms. All applications must contain the documents indicated in the attached Document Checklist.
- Lender Packet must be submitted which includes:
 - Purchase Contract
 - 1003 Application
 - Loan Approval letter with terms
 - DU Summary
 - Copy of the Credit report
 - Estimated Closing Statement
 - Copy of Appraisal and Home Inspection to be provided when available
 - Realtor and Title & Escrow company contact information
- In addition to the City loan approval, the property must pass an inspection by City Staff for lead-based paint hazards and building/health and safety code deficiencies.
- If homebuyer is eligible and home passes inspection, City of Santa Ana reserves funds and notifies the Homebuyer and Realtor.
- Realtor notifies the City of Santa Ana of scheduled closing date ten (10) business days prior to close of escrow date.
- Total process can take 30-45 days.

Incomplete application packets will cause delays in the approval process. Please contact Santa Ana's Housing Division at (714) 667-2250 should you have questions or require additional information.

City of Santa Ana
Community Development Agency
Housing and Neighborhood Development Division
20 Civic Center Plaza, 6th Floor
Santa Ana, California 92702

**HOME BUYER
DOCUMENT CHECK LIST**

In order for your application to be considered, it will be necessary for you to supply us with the following documents. Please use this checklist to ensure all applicable items are included with your application.

1. Completed - City of Santa Ana loan application
2. Signed - Credit Information Disclosure Authorization (executed by all borrowers)
3. Completed - Confidential Information Statement
4. Signed - Federal Lead Based Paint Guidelines
5. Signed - Fair Lending Notice

The following documents are required (copies only):

6. Picture identification for all adult household members
7. Copies of the last 3 year's Federal Income Tax Returns with W-2 for all household members
8. Copies of 3 most recent payroll check stubs for all employed household members
9. Pre-approval letter and a copy of your credit report from your first mortgage lender
10. Pre-purchase certification from Housing Counseling agency
11. Seller's Statement
12. Other income and asset documentation. Please supply copies of your most recent award letters or copies of checks or statements for **all members of the household:**
 - a) Social Security, SSI benefits statements
 - b) Retirement or Pension statements
 - c) Disability
 - d) Child Support / Alimony
 - e) Cal Works (AFDC, Welfare)
 - f) Last 3 months checking account statements ***(All Pages)***
 - g) Last 3 months savings account statements showing a minimum of 3% down payment is deposited in your bank account ***(All Pages)***

Please attach copies of personal documents. We will not be responsible for originals

PRIMEROS COMPRADORES
LISTA DE DOCUMENTOS

En orden para su aplicación a considerarse, será necesario para que usted nos proporcione con **copias** de los siguientes documentos. Por favor utilice esta lista de comprobación para garantizar que todos los elementos aplicables se incluyan con su aplicación.

1. Completada - Solicitud de préstamo
2. Firmado - Autorización de Revelación de información de su crédito (Credit Information Disclosure)
3. Completada - Solicitud de Declaración de información confidencial
4. Firmada - Notificación: Tenga cuidado con el envenenamiento de pintura basada en el plomo
5. Firmado - El Aviso de Préstamo Justo (Fair Lending Notice)

Los siguientes documentos son necesarios (copias únicamente):

6. Identificación con fotografía para todos miembros adultos del hogar
7. Copias de los últimos 3 años impuestos federales con W-2 (de todos los miembros del hogar)
8. Últimos 3 talones del trabajo (de todos los miembros del hogar que están empleados)
9. Carta de aprobación previa y una copia de su informe de crédito de su primer prestamista hipotecario
10. Certificación previa a la compra - agencia del asesoría de vivienda
11. Declaración del vendedor (Seller's Statement)
12. Otra documentación de ingresos. Por favor provea sus cartas de premio más recientes o **copias** de los cheques para todos **los miembros de la casa:**
 - a) Seguro Social, beneficios de SSI
 - b) Beneficios de Retiro
 - c) Beneficios de Incapacidad
 - d) Manutención / pensión matrimonial
 - e) Beneficios de Ayuda Estatal (AFDC, Welfare)
 - f) Últimos 3 meses de cuenta bancaria de chequera (***todas las páginas***)
 - g) Últimos 3 meses de cuenta bancaria de ahorros con un mínimo de 3% cuota inicial es depositado en su cuenta bancaria (***todas las páginas***)

Por favor envíe solamente copias. No seremos responsables de los documentos originales

**HOME BUYER DOWN PAYMENT ASSISTANCE PROGRAM
LOAN APPLICATION**

Applicant Name _____ Date of Birth _____

Social Sec. # _____ Cell # () _____ Work # () _____

E-Mail Address: _____ Home # () _____

Co-Applicant _____ Date of Birth _____

Social Sec. # _____ Cell # () _____ Work # () _____

Address _____ Zip _____

Have you ever filed for Bankruptcy? No Yes If Yes, please list date of bankruptcy _____

Total number of people who will live in the home _____ Ages _____

Applicant's Employer	_____		
Employer Address	_____		
Employer Phone No.	() _____	Year/Month Started	_____
Yearly Gross Salary	\$ _____	Other Monthly Income	\$ _____
Source of other Income	_____		

Co-Applicant's Employer	_____		
Employer Address	_____		
Employer Phone No.	() _____	Year/Month Started	_____
Co-Applicant's/ Titleholder's Yearly Gross Salary	\$ _____	Other Monthly Income	\$ _____
Source of other Income	_____		

Declarations

For each of the following questions, please provide a single answer for all adult members of the household who will make the home their permanent residence. Please mark the Yes and No columns with an "X" as appropriate.

	Yes	No
Have you had property foreclosed upon or given title or deed in lieu of foreclosure in the past seven years?		
Are there any outstanding judgments against you?		
Have you been declared bankrupt within the past seven years?		
Are you a party to a lawsuit?		
Are you presently delinquent or in default on any loan, mortgage, financial obligation, bond, or loan guarantee?		
Are you obligated to pay alimony, child support, or separate maintenance?		
Are you a co-maker or endorser on a promissory note?		

How much of a first mortgage have you been pre-qualified for by your lender bank?	\$ _____
How much of your money do you have for a down payment?	\$ _____
Have you ever owned a home in the last 3 years, and if so, what year did you sell it?	_____

APPLICANT'S STATEMENT

Household Composition Information

Please provide the following information for all household members who will use the home to be purchased as their permanent residence. (Attach another sheet if more space is needed)

Name	Current Address	Social Security #	Age	Relationship

Household Liabilities

Please identify the debts of adult household members who will make the home their permanent residence. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, such as all credit cards, real estate loans, alimony, child support, stock pledges, etc. This information may be provided on a combined basis by both married and unmarried persons if the accounts are jointly held.

Name of Household Member	Creditor's Name/Address	Monthly Payment/Months Left to Pay		Unpaid Balance
		Pymt	# Mo	

I/We hereby authorize you to release to the City of SANTA ANA for verification purposes, information concerning:

- Employment history; dates, title, income, hours worked, etc;
- Banking and savings account records;
- Mortgage loan information including open date, high credit, payment
- Amount, due date, loan balance, interest rate, and payment record.

The above reports are for confidential use in compiling information regarding a real estate loan requested by the applicant(s) signing this form.

A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt attention to this matter will help to expedite my real estate loan application.

Thank you,

_____ Applicant Signature	_____ Date	_____ Social Security Number
_____ Applicant Signature	_____ Date	_____ Social Security Number

CONFIDENTIAL INFORMATION STATEMENT / DECLARACIÓN DE INFORMACIÓN CONFIDENCIAL

COMPLETION OF THIS FORM WILL EXPEDITE YOUR ORDER AND WILL HELP PROTECT YOU. COMPLETAR ÉSTA FORMA HARÁ MÁS RÁPIDO EL TRÁMITE Y LE PROTEJERÁ.

THE STREET ADDRESS of the property in this transaction is: _____

EL DOMICILIO de la propiedad en ésta transacción es: _____ (leave blank if none) (deje en blanco si no tiene domicilio)

IMPROVEMENTS: o Single Residence o Multiple Residence o Commercial Comercio
MEJORAS: o Residencia Unifamiliar o Residencia Multifamiliar o

OCCUPIED BY: o Owner o Lessee o Tenants OCUPADA POR: o Dueño o Arrendatario o Inquilinos

WILL ANY PORTION OF NEW LOAN FUNDS BE USED FOR CONSTRUCTION? ¿PARTE DEL PRÉSTAMO SERÁ DESTINADO A CONSTRUCCIÓN?
o Yes o No o Sí o No

NAME / NOMBRE		NAME / NOMBRE	
FIRST / PRIMERO MIDDLE / SEGUNDO LAST / APELLIDO	MIDDLE / SEGUNDO LAST / APELLIDO	LAST / APELLIDO	FIRST / PRIMERO
BIRTHPLACE / LUGAR DE NACIMIENTO DATE OF BIRTH / FECHA DE NACIMIENTO		BIRTHPLACE / LUGAR DE NACIMIENTO DATE OF BIRTH / FECHA DE NACIMIENTO	
I HAVE LIVED IN CALIFORNIA SINCE HE VIVIDO EN CALIFORNIA DESDE		I HAVE LIVED IN CALIFORNIA SINCE HE VIVIDO EN CALIFORNIA DESDE	
SOCIAL SECURITY NUMBER NÚMERO DE SEGURO SOCIAL		SOCIAL SECURITY NUMBER NÚMERO DE SEGURO SOCIAL	
WE WERE MARRIED ON NOS CASAMOS EN LA FECHA		AT EN	
		WIFE'S MAIDEN NAME NOMBRE DE SOLTERA DE ESPOSA	
RESIDENCE(S) FOR LAST 10 YEARS (LUGAR DE RESIDENCIA DURANTE LOS ÚLTIMOS 10 AÑOS)			
NUMBER AND STREET (NÚMERO Y CALLE)	CITY (CIUDAD)	FROM (DESDE)	TO (HASTA)
NUMBER AND STREET (NÚMERO Y CALLE)	CITY (CIUDAD)	FROM (DESDE)	TO (HASTA)
NUMBER AND STREET (NÚMERO Y CALLE)	CITY (CIUDAD)	FROM (DESDE)	TO (HASTA)
NUMBER AND STREET (NÚMERO Y CALLE)	CITY (CIUDAD)	FROM (DESDE)	TO (HASTA)
OCCUPATION(S) FOR LAST 10 YEARS [OCUPACION(ES) DURANTE LOS ÚLTIMOS 10 AÑOS]			
HUSBAND (ESPOSO)			
PRESENT OCCUPATION (OCUPACIÓN) FIRM NAME (NOMBRE DE COMPAÑÍA) ADDRESS (DOMICILIO) # OF YEARS (CUÁNTOS AÑOS)			
PRIOR OCCUPATION (OCUPACIÓN PREVIA) FIRM NAME (NOMBRE DE COMPAÑÍA) ADDRESS (DOMICILIO) # OF YEARS (CUÁNTOS AÑOS)			
PRIOR OCCUPATION (OCUPACIÓN PREVIA) FIRM NAME (NOMBRE DE COMPAÑÍA) ADDRESS (DOMICILIO) # OF YEARS (CUÁNTOS AÑOS)			
WIFE (ESPOSA)			
PRESENT OCCUPATION (OCUPACIÓN) FIRM NAME (NOMBRE DE COMPAÑÍA) ADDRESS (DOMICILIO) # OF YEARS (CUÁNTOS AÑOS)			
PRIOR OCCUPATION (OCUPACIÓN PREVIA) FIRM NAME (NOMBRE DE COMPAÑÍA) ADDRESS (DOMICILIO) # OF YEARS (CUÁNTOS AÑOS)			
FORMER MARRIAGES (MATRIMONIOS ANTERIORES)		CURRENT LOANS ON PROPERTY (PRÉSTAMOS ACTUALES EN ÉSTA PROPIEDAD)	
IF NO FORMER MARRIAGES, WRITE "NONE" SI NO SE HA CASADO ANTERIORMENTE, ESCRIBA "NINGUNO"		PAYMENTS ARE BEING MADE TO (ESTÁ HACIENDO SUS PAGOS A):	
NAME OF FORMER WIFE NOMBRE DE SU EX ESPOSA		1. _____	
DECEASED WHEN WHERE FALLECIDA CUÁNDO DÓNDE		2. _____	
NAME OF FORMER HUSBAND NOMBRE DE SU EX ESPOSO		3. _____	
DECEASED WHEN WHERE FALLECIDO CUÁNDO DÓNDE		4. _____	
DATE (FECHA)		SIGNATURE (FIRMA)	
		SIGNATURE (FIRMA)	
HOME PHONE (TELÉFONO DOMICILIO)		BUSINESS PHONE (TELÉFONO OFICINA/TRABAJO)	
CHILDREN LIVING IN THE HOUSEHOLD (HIJOS VIVIENDO EN CASA)			
NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
CHILDREN BY CURRENT OR PREVIOUS MARRIAGE (HIJOS POR CASAMIENTO RECIENTE O PREVIO)			
NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
OTHER INDIVIDUALS LIVING IN THE HOUSEHOLD (OTRAS PERSONAS VIVIENDO EN CASA):			
NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)

NOTIFICATION

Watch Out for Lead-Based Paint Poisoning

Sources of Lead Based Paint

The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, window sills, doors and door frames. Lead-based paint and primers may also have been used on outside porches, railing, garages, fire escapes and lamp posts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, windows sills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mouths, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint

Lead poisoning is dangerous - especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning

Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms at all. Because there are no symptoms does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening

If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contact your doctor or local health department for help and more information. Lead screening and treatment are available through the Medicaid Program for those who are eligible. If your child is certified as having an elevated blood lead level, you should immediately notify the Community Development or other agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to test your unit for lead-based paint hazards. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning

You can avoid lead-based paint poisoning by performing some preventative maintenance. Look at your walls, ceiling, doors, door frames and windowsills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child:

- (a) Cover all furniture and appliances;
- (b) Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, window wells and ceilings;
- (c) Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trash can. DO NOT BURN THEM.
- (d) Do not leave paint chips on the floor in window wells. Damp mop floors and window sills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important; and
- (e) Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance and Treatment of Lead-Based Paint Hazards

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel, crack or flake. These conditions should be corrected immediately. Before repainting, all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping or brushing the loose paint from the surface, then repainting with two (2) coats of non-lead paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum, or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant woman on the premises. Simple painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Tenant and Homebuyer Responsibilities

You should immediately notify the management office or the agency through which you are purchasing your home if the unit has flaking, chipping, powdering or peeling paint, water leaks from plumbing, or a defective roof. You should co-operate with that office's effort to repair the unit.

I have received a copy of the Notification entitled "Watch Out for Lead Based Paint Poisoning," AND I have received a copy of the pamphlet, "Protect Your Family from Lead in Your Home."

Print Name of Recipient

Date

Signature of Recipient

Social Security Number

FAIR LENDING NOTICE

RIGHT TO PRIVACY ACT: This is notice to you as required by the Right to Financial Privacy Act of 1976 that the Department of Housing and Urban Development and the Veterans Administration have a right to access financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records will be made available to the Department of Housing and Urban Development, and the *Veterans Administration without further notice or authorization, but will not be disclosed or released to another government agency or department, or private entity without your consent except as required or permitted by law.*

FAIR CREDIT REPORTING ACT: City of Santa Ana, as part of the processing of your loan application, will request both a consumer and business credit report bearing information on your credit worthiness, standing, capacity, character general reputation, personal characteristics, or mode of living. This notice is given pursuant to the Fair Credit Reporting Act of 1977, Section 606(a) (1). Pursuant to Section 606(b), you are entitled to such information within 5 days of written demand made within a reasonable period of time to: City of Santa Ana, 20 Civic Center Plaza, M-25, Santa Ana, CA 92702.

EQUAL CREDIT OPPORTUNITY ACT: Pursuant to Section 209.9, paragraphs (a) (2) and (b) (1) of Regulation B regarding Section 701(a) the following notice is given. The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, and age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency which administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington D.C. 20580.

I/We acknowledge receipt of a copy of this notice.

Applicant Signature

Date

Applicant Signature

Date

Attachment A

HOUSING COUNSELING AGENCIES

The following organizations have been approved by the U.S. Department of Housing and Urban Development (HUD) as providers of homebuyer education in Orange County. The City of Santa Ana First Time Homebuyer Loan Program requires that prospective homebuyers complete a pre-purchase counseling program from one of these agencies prior to applying for a loan to purchase a home. Completion of a post-purchase counseling program after purchase of the home is also required. Working with these agencies is important because they are knowledgeable about a variety of programs to assist first time homebuyers.

The information contained in this list is based on HUD's website (www.hud.gov/) effective January 24, 2014. Please contact the providers for current information or updates.

Agency	Address	Contact Information	Languages Provided
Affordable Clearing House	23861 El Toro Rd #401 Lake Forest Ca. 92630	Phone: (877) 990-5626 Toll Free (949) 859-9255	English Spanish
Neighborhood Housing Services of Orange County	128 E. Katella Ave, Suite 200, Orange	Phone: (714) 490-1250 Email: saharag@nwoc.org	English Spanish Vietnamese