



# CONFIRMATION/DOCUMENT REVIEW

SAN LUIS OBISPO COUNTY DEPARTMENT OF PLANNING AND BUILDING  
976 OSOS STREET ♦ ROOM 200 ♦ SAN LUIS OBISPO ♦ CALIFORNIA 93408 ♦ (805) 781-5600

*Promoting the Wise Use of Land ♦ Helping to Build Great Communities*

County Loan #: \_\_\_\_\_

Loan Processor Name: \_\_\_\_\_

Phone #: \_\_\_\_\_

## Section I- FINAL APPROVAL OF COUNTY LOAN

1. Name:

Last	First	Middle Initial	Social Security #
_____	_____	_____	_____
Last	First	Middle Initial	Social Security #
_____	_____	_____	_____

2. Purchase Price: \_\_\_\_\_ Appraised Value (County): \_\_\_\_\_

3. "Finaled" First Mortgage Amount: \_\_\_\_\_ Referenced to 1<sup>st</sup> trust deed

4. "Finaled" Amt. of FTHB Loan: \_\_\_\_\_

5. Borrower Funds needed at close of escrow: \_\_\_\_\_ Supply Estimated Closing Statement

6. POC's (Appraisal, App Fee, Credit, Inspection, etc): \_\_\_\_\_

List POC's: \_\_\_\_\_

7. Downpayment paid to seller: \_\_\_\_\_

8. Borrower's funds toward purchase of home: \_\_\_\_\_ - % of purchase price  
Sum of lines 5, 6 & 7

9. Unit Address:

Street	City	Zip
_____	_____	_____

10. Unit Type: \_\_\_\_\_

11. Downpayment paid to seller: \_\_\_\_\_

12. Gross Household Income: \_\_\_\_\_

13. Household Size: \_\_\_\_\_

14. Income as % of Median: \_\_\_\_\_%

[Type text]

- 15. The term of Mortgage is \_\_\_\_\_ months.
- 16. The Fixed First Mortgage Interest Rate is \_\_\_\_\_%.
- 17. The monthly PITI is \_\_\_\_\_. The monthly Private Mortgage Insurance (PMI) is: \_\_\_\_\_.
- 18. The estimated homeowner association dues (if applicable) are \_\_\_\_\_.
- 19. Total PITI, PMI, and homeowner's association dues: \_\_\_\_\_.
- 20. Gross monthly household income: \_\_\_\_\_.
- 21. Line 19(PITI + dues) divided by line 20(Gross Monthly): \_\_\_\_\_%.
- 22. \_\_\_\_\_ Lender certifies that monthly PITI including any PMI plus homeowner dues is at least 30% of the household's gross monthly income (29% of household's gross monthly income if a FHA loan.)
- 23. Please select one of the mortgages types below or state the type:  
 \_\_\_\_\_ FHA    \_\_\_\_\_ VA    \_\_\_\_\_ Conventional    other: \_\_\_\_\_

24. Select one of the statements (a) or (b):

\_\_\_\_\_ a) Based upon reasonable investigation, the Lender is aware of no material change in the circumstances upon which it relied in qualifying the applicant for the County's First Time Homebuyer (FTHB) Program. All statements and certifications in the applicant's initial loan application remain valid and true.

\_\_\_\_\_ b) The following material changes have occurred in the circumstances upon which the Lender relied in qualifying the applicant for the County's FTHB Program:

\_\_\_\_\_

- 25. The Lender hereby certifies that the above noted changes in circumstances do not affect the Applicant's eligibility to participate in the County's FTHB Program. \_\_\_\_\_
- 26. The Lender hereby certifies that the above information in Section I is true and correct. Based upon reasonable investigation, the Lender has no reason to believe that the applicant has made any negligent or fraudulent, material misstatements in connection with the Applicant's application for a County loan. The Lender hereby agrees that it will immediately forward to the County all information which it or any of its successors may receive during the life of the mortgage loan which tends to indicate that the applicant may have made a misrepresentation in applying for the County's Loan program.

\_\_\_\_\_  
Signature of Lender Representative

Date: \_\_\_\_\_

\_\_\_\_\_  
Print Name and Title



