

Georgia Dream Homeownership Program

Affidavit of Non-Applicant Household Member (Submit with Underwriting Package)

This form is to be completed and sworn to by any adult (including the applicant's spouse) who will not sign the Note but will live in the property. Co-signers not intending to live in the property need not execute the form. This form can accommodate up to two Non-Applicant Household Members. For 3 or more non-applicant household members, an additional SF-15 form must be completed (accessed from the Georgia Dream website- dca.georgia.gov) and their respective household incomes must be included in the SF-12, Application Affidavit, page 3.

CURRENT ANNUAL HOUSEHOLD INCOME

Indicate the total annual income for any adult (18 years of age or older) who will live in the property, but who is not an applicant. Income is included only if the Non-Applicant has at least two (2) consecutive most recent years of documented employment or income history. Income of less than two (2) consecutive most recent years is considered unstable and/or sporadic and is not included in the total household income calculation.

Income Type	Non-Applicant 1	Non-Applicant 2
Name		
Employer Name		
Employed From		
Employed To		
Additional Employer Name		
Employed From		
Employed To		
Gross full-time salary including overtime and bonuses		
Gross part-time salary		
Dividends and interest; income from royalties, trusts, and investments		
Net business or rental income, or other net income from real or personal property		
Periodic payments from Social Security, pensions, disabilities, etc.		
Housing allowances		
Payments in lieu of earnings (unemployment, etc.)		
Alimony, child support, gifts		
Public assistance		
TOTAL ANNUAL INCOME*		
Transfer each total to Form SF-12, "Application Affidavit," page 3.		



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I have reviewed all the statements made in this Affidavit. Nothing has come to my attention that would lead me to believe that any of the statements made in this Affidavit are inaccurate or incomplete.

By affixing my signature below, I certify that I have read and understood the definition of annual income above and have disclosed all my income.

I fully understand that the above statements and the information set forth in this Affidavit are material to the application for a mortgage loan from the Georgia Housing and Finance Authority ("GHFA") and the Georgia Department of Community Affairs ("DCA"), are public information and may be subject to public disclosure and/or verification by DCA, and I declare under penalty of perjury, which is a felony offense in the State of Georgia, that the above statements and information are true, correct and complete.

Additionally, I fully understand that:

1. In the event that the information set forth in this Affidavit is no longer true at the time of the loan closing and has changed such that the Applicant no longer qualifies for a loan under the Georgia Dream Homeownership Program, then the Applicant will not be entitled to obtain or close the loan; and
2. I hereby release GHFA, DCA and the originating lender from any claims related in any way to their verification or enforcement of the Georgia Dream Homeownership Program requirements.
3. Non Applicant 1- **I am a full time student:** _ Yes () No ()
Non Applicant 2- **I am a full time student:** _ Yes () No ()

If yes, provide school transcripts

Signature of Non Applicant 1

Date

Signature of Non Applicant 1

Date

