



**Empowered Down Payment Assistance Application from the
Public Finance Authority (PFA) administered by
Equity Prime Mortgage, LLC (EPM)**

I (we) understand that I (we) am (are) applying to EPM, who is solely the administrator of this program, and the down payment assistance is granted from PFA. I (we) agree that any of the documents we have provided in connection with this request as well as any other information obtained by EPM on my behalf may be provided to PFA in connection with this request.

As part of this application, I (we) attest and affirm, that one of the Borrowers is planning to become or currently meets one of the following criteria (please select one):

- I have been advised that my income meets the program guidelines.
- Any Borrower on the loan application is planning to become or is a current, retired, volunteer or non-paid:
 - First responder (police officer, firefighter, public safety officer, paramedic, emergency medical technician (EMT) or similar
 - Educator
 - Medical personnel (nurse, doctor, phlebotomist, health ambassador, or hospital, American Red Cross worker, or similar)
 - Civil servant in Federal, state, or local municipality
 - Military personnel
- First-time homebuyer (meeting the following criteria):
 - Is purchasing the Subject Property
 - Will reside in the Subject Property as a principal residence
 - Has/have no ownership interest (sole or joint) in a residential property during the three-year period preceding the application date or is an individual who is a homemaker or single parent that has had no ownership interest in a principal residence (other than joint ownership interest with a (former) spouse) during the three-year period preceding application date
- I have been advised that the property is located in an underserved census tract.

Signature of Borrower	Date signed
Borrower name printed	
Signature of Co-Borrower	Date signed
Co-Borrower name printed	
Signature of Co-Borrower	Date signed
Co-Borrower name printed	