

When completing Attachment 1, please include the following documentation:

- Final HUD-1 for each Homebuyer (Cash back limit to homebuyer is \$250)
- 2012 WISH and IDEA Program Enrollment (FC 2266)
- AHP Household Income Qualification Workbook
- Documentation verifying income eligibility, using the Bank's published income guidelines (FC2258 and FC2259)
- Certificate of completion of homebuyer counseling program
- Copy of retention mechanism
- Member's definition of first-time homebuyer (indicate source of first-time homebuyer definition, e.g. HUD, state or local government, FNMA/FHLMC)

**Disbursement requests must be received by the Bank within four months of the date that the homebuyer closes on the purchase transaction. Any outstanding documentation for the submitted disbursement request must be received by the Bank within four months from the date that the Bank receives the disbursement request. If the Member does not comply with these deadlines, the Bank reserves the right to decline the reimbursement of subsidy to the member.**

**Homebuyer Information**

Homebuyer Name

Amount Contributed from Homebuyer Funds  
\$

WISH Subsidy Requested<sup>1</sup>  
\$

<sup>1</sup> Funds may be used only for downpayment or reasonable and customary closing costs. WISH Subsidy requested cannot exceed \$15,000 for each Homebuyer.

**Income Qualification**

Date of Enrollment in WISH Program<sup>2</sup>

Household Income at Time of Enrollment<sup>3</sup>  
\$

Household Size

HUD, MSA, or PMSA Area Median Income (AMI)  
\$

MSA or PMSA at time of Enrollment

Household Income as a Percentage of AMI at Time of Enrollment  
%

<sup>2</sup> Must match date of enrollment supplied by Member in WISH and IDEA Program Enrollment (FC 2266).

<sup>3</sup> Total income shown on AHP Household Income Qualification Workbook should match the household income on this form.

**Purchased Property Address**

Address

City

State

ZIP Code

County

Single-Family Home (1-4 units)  
 Yes  No

Manufactured Housing  
 Yes  No

**Mortgage Financing**

Is Member Originating the First Mortgage?

Yes  No

**Mortgage Assistance Program (if applicable)**

Name

**Mortgage Information (required for member and non-member originated mortgages)**

First Mortgage Amount  
\$

Mortgage Type  
 ARM  Fixed

HOEPA-Covered Loan<sup>4</sup>  
 Yes  No

Interest Rate  
%

Term  
month

APR<sup>5</sup>  
%

Second Mortgage Amount  
\$

Mortgage Type  
 ARM  Fixed

HOEPA-Covered Loan<sup>4</sup>  
 Yes  No

Interest Rate  
%

Term  
month

APR<sup>5</sup>  
%

Housing Expense/Income Ratio<sup>6</sup>  
%

Grant or Soft Loan

Grant Name (if different from the Mortgage Assistance Program)

Grant or Soft Loan Amount  
\$

<sup>4</sup> HOEPA is defined as the Home Ownership and Equity Protection Act of 1994 (HOEPA). For purposes of the AHP set-aside program data collection and reporting, the term "HOEPA-covered loan" or "HOEPA loan" generally refers only to mortgages covered by §226.32 of Regulation Z that meet HOEPA's rate or fee-based triggers.

<sup>5</sup> Annual Percentage Rate as disclosed on the Truth In Lending form at time of loan closing. If difference between interest rate and APR > 0.5%, please provide explanation.

<sup>6</sup> Housing Expense = Principal, Interest, Taxes, Insurance (PITI)

Housing Expense/Income Ratio as stated on the Fannie Mae Form 1008 (or equivalent) at time of loan closing.

If Housing Expense/Income Ratio is greater than 35%, please explain how the mortgage is affordable to the household.