

**Down Payment Assistance Application from the  
Public Finance Authority (PFA) administered by  
American Financial Resources, Inc. (AFR)**

I (we) understand that I (we) am (are) applying to AFR, 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 AFR 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 a Federal, state or local municipality; or
- 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.

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Signature of Borrower

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Date Signed

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Signature of Co-Borrower

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Date Signed

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Signature of Co-Borrower

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Date Signed