



## MORTGAGE UNDERWRITER PREAPPROVAL ATTESTATION

This form must be completed by the underwriter within **10 business days** of receipt. Failure to complete this form may result in the borrower being denied for the program.

### LENDER AND BORROWER INFORMATION

Mortgage Lender:

Company NMLS:

Borrower Name:

Coborrower Name:

Borrower Current Address:

### QUALIFYING INCOME AND SPOUSE INCLUSION REQUIREMENTS

Effective March 2, 2026, for purposes of the Advancing Black Homeownership Community Fund Down Payment Assistance Loan, Underwriter Verified Qualifying Annual Income must be based on **all income** associated with all borrower(s) listed on the first mortgage **that are permitted, required, or considered as qualifying income** under the applicable first mortgage underwriting guidelines and evaluated in good faith and consistent with the lender's standard underwriting practices for similarly situated borrowers not seeking Down Payment Assistance.

If such income meets the underwriting standards of the selected mortgage product, it must be included, even if the borrower(s) qualify for the first mortgage without that income. **Income may not be intentionally or selectively omitted to establish Down Payment Assistance eligibility.**

**A legally married spouse must be listed on the first mortgage** unless inclusion of the spouse would result in first mortgage loan denial under applicable underwriting guidelines. If a spouse is listed, all qualifying income associated with that spouse must be included in the Underwriter Verified Qualifying Annual Income.

The program reserves the right to request additional information to support qualifying income determinations if patterns or inconsistencies are identified.

### LOAN AND PURCHASE DETAILS

Underwriter Verified Qualifying Annual Income: \$

Underwriter Verified Liquid Assets: \$

Underwriter Pre-Purchase Approval Expiration Date:

Credit Score:

Maximum Purchase Price: \$

DPA Amount Request: \$



**SPOUSE STATUS**

Is the borrower legally married?  No  Yes

If yes, spouse is:  Listed on the mortgage  Not listed on the mortgage because inclusion would result in loan denial under applicable underwriting guidelines

If spouse is not listed, briefly note the underwriting reason:

**MORTGAGE PRODUCTION INFORMATION**

Loan must be a fixed rate, fully amortized qualified mortgage that meets CFPB “Qualified Mortgage” definition or is originated in compliance with the nonprofit exemption to the Ability to Pay Rule.

Loan Type:

- Conventional
- USDA
- Construction Take-out
- FHA
- ITIN
- Other
- VA
- Sharia Compliant

**UNDERWRITER ATTESTATION**

By signing below, I attest that I have preapproved the borrower(s) for a qualified mortgage product and that the Underwriter Verified Qualifying Annual Income has been determined in accordance with the **Qualifying Income and Spouse Inclusion Requirements described above**. I verify that this information is accurate, based on verified documentation, evaluated in good faith, and consistent with how this lender evaluates income and borrowers for similarly situated applicants not seeking Down Payment Assistance, and that no income or borrower was excluded for the purpose of establishing Down Payment Assistance eligibility.

I understand that this information will be used to determine eligibility for the Advancing Black Homeownership Community Fund Down Payment Assistance Loan. This pre-purchase approval is subject to no material changes to the borrower(s)’ profile as of the date of this approval.

Underwriter Name:

Underwriter Signature:

Email:

Phone:

NMLS (if applicable):

Date: