

**MAYOR'S OFFICE OF HOUSING  
AND COMMUNITY DEVELOPMENT  
CITY AND COUNTY OF SAN FRANCISCO**



**LONDON N. BREED**  
MAYOR

**DANIEL ADAMS**  
ACTING DIRECTOR

**CITY SECOND LOAN PROGRAM (CSLP)  
Pre-Approval Application Packet**

**Dear CSLP Applicant:**

Thank you for your interest in the City Second Loan Program (CSLP) administered by the Mayor's Office of Housing and Community Development (MOHCD) of the City and County of San Francisco.

Applying for your CSLP property will require you to complete this Pre-Approval Application Packet in its entirety, and submit it along with all required documentation listed below. Applicants that submit complete packets are considered on a first come, first serve basis.

**Required Supporting Documents:**

**(No application fee is required for the Pre-Approval submission)**

- CSLP Pre-Approval Application (attached)
- Signed and dated HomeownershipSF Consent Form (attached)
- Verification of Homebuyer Education Completion
- First Mortgage Loan Pre-approval Letter
- Borrower(s) three most current and consecutive paystubs
- Verification of Employment provided by the employer (only applicable to FRCSLP and Educators-CSLP)
- Borrower(s) signed & dated Federal Tax Returns for the past three years with all schedules and W-2s
- Borrower(s) three most current and consecutive months of bank statements
- Gift letter and evidence of donor availability of funds (if applicable)
- For self-employed borrower: a) copies of borrower's Federal Income Tax Returns (both individual return and business returns) that were filed with the IRS for the past three years with all schedules; b) profit & loss statement(s) to date from last tax filing; and c) copies of all invoices and payments made to the borrower as a part of self-employment in the current calendar year (if applicable).

MOHCD may request additional documents to verify information provided in support of your income and assets eligibility for the CSLP Program. We may contact other government agencies, education institutions, employers, or other entities in order to verify information.

**How to Submit Your Complete Application Packet:**

Please note that, applications are first come for serve. Once you have completed and gathered all of the required documents, into one PDF file, upload the PDF file via this secure link [ShareFile](#).

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CITY SECOND LOAN PROGRAM (CSLP)**

**HOMEOWNERSHIP COUNSELING CONSENT FORM**

The Mayor's Office of Housing and Community Development requires every adult household member applying for a City-administered homeownership assistance program, in connection with the purchase of a residential unit, to:

1. Attend Pre-Purchase Homeownership workshop(s) for a cumulative minimum of 6 hours. Please visit [www.homeownershipsf.org](http://www.homeownershipsf.org) for current list of approved housing counseling agencies.
2. Meet with a counselor and complete a 2-hour one-on-one counseling session at the same agency.
3. Receive a Verification of Homebuyer Education or a Certificate of Homebuyer Education once requirements 1 and 2 noted above are completed.

I (We) understand the homebuyer education requirement is in place to ensure first-time homebuyers are educated about the eligibility criteria and policies of the various City-administered homeownership assistance programs AND:

- Assessing readiness to buy a home
- Budgeting and credit
- Financing a home
- Selecting a home
- Maintaining a home and finances
- Home-buying process

I (We) understand and authorize the Mayor's Office of Housing and Community Development, its participating nonprofit housing counseling agencies and HomeownershipSF to exchange information about my application, including information about my/our final settlement statement, which shall be used for statistical information or funder reports only.

I (We) agree to be contacted by HomeownershipSF and/or its member, non-profit housing counseling agencies for additional services including post purchase counseling which includes budgeting, home maintenance and foreclosure prevention topics. I (We) agree to be contacted by HomeownershipSF and/or its member, non-profit housing counseling agencies for referral/counseling services in case of any financial hardship or loan default.

**Property to be purchased (insert "TBD" if the property is to be determined)**

Street No.	Street Name:	Unit No.:	City, State
			San Francisco, CA

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Applicant's Printed Name*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Applicant's Printed Name*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Applicant's Printed Name*

\_\_\_\_\_  
*Date*

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PRE-APPROVAL APPLICATION**

This is **not** an application for a final City Second Loan Program (CSLP). The information provided is to be used to make a preliminary determination if the applicant(s) meet the income and assets eligibility requirements of the Program. CSLP funding is subject to final loan approval. This form must be completed accurately in its entirety.

<b>I. Property Information</b>	
Property Address:	
Contract Ratification Date (indicate N/A if not applicable):	
Offer Price \$	Down payment and closing cost source: <input type="checkbox"/> Savings \$ _____ <input type="checkbox"/> Gifts \$ _____ <input type="checkbox"/> Other \$ _____ Explain: _____
CSLP Loan Amount \$	
Pre-Approved First Mortgage \$	
Intended Down Payment \$	

<b>II. Lender Information</b>			
Lender Name:		Lender Address:	
Loan Agent:		Email:	Phone:

<b>III. Borrower Information</b> ("HH #" = Household Member Number)			
<b>Borrower (HH#1)</b>		<b>Co-Borrower (HH#2)</b>	
Name (Last, First):		Name (Last, First):	
Date of Birth:		Date of Birth:	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Registered Domestic Partner <input type="checkbox"/> Unmarried		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Registered Domestic Partner <input type="checkbox"/> Unmarried	
Present Address:		Present Address:	
Mailing Address (if different from Present Address):			
Contact Phone #:		Contact Phone #:	
Email:		Email:	
Employer Name:		Employer Name:	
Title/Position:		Title/Position:	
Years at Employer:		Years at Employer:	
Household Size #:		Relationship to Borrower:	

<b>IV. Dependents Information</b> (list all persons or dependents other than named borrowers who will occupy the residence)			
Name	Age	Relationship to Borrower	Occupation

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<b>V. Household Income</b> (list gross annual income and add additional pages if necessary)				
Income Sources	HH#1	HH#2	Other HH members	Total
Base Employment Income				\$
Overtime				\$
Commissions/Bonuses				\$
Interest/Dividends				\$
Social Security/Pension				\$
Child Support/Alimony				\$
Other Income				\$
<b>Total Household Income</b>				<b>\$</b>
<b>VI. Household Assets</b>				
HH #	Name of Financial Institution	Type of Assets (Savings, Checking, CD, Mutual fund, Trust fund, Gift, etc.)		Current Cash Value of Asset
				\$
				\$
				\$
				\$
				\$
<b>Total Household Liquid Assets (do not include retirement)</b>				<b>\$</b>
<b>VII. Declarations</b> (the following questions apply to the entire household)			Borrower	Co-Borrower
A) Have you had any ownership interest in a residential unit in the past 3 years? If yes, date of ownership: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B) Do you intend to occupy the property as your primary residence within 60 days of close of escrow?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C) Will you be receiving gift funds for the purchase of the property? If yes, gift funds amount: \$_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D) Do you own a commercial business? If yes, enter name(s)_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If you answer "Yes" to any of the following questions, please provide explanation.</b>				
E) Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F) Have you declared bankrupt within the past 4 years, and/or had a property foreclosed (deed in lieu) with the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



**Help us ensure we are meeting our goal to serve all people**

These optional questions will not affect your eligibility for housing in any way.  
Your individual answers are kept completely confidential and used only for statistical purposes.

**Which best describes your gender? (Check one that best describes your current gender identity)**

- Female
- Male
- Genderqueer/Gender Non-binary
- Trans Female
- Trans Male
- Not listed. Please specify: \_\_\_\_\_

**Which best describes your sexual orientation or sexual identity? (Check one)**

- Bisexual
- Gay/ Lesbian/Same-Gender Loving
- Questioning/Unsure
- Straight/ Heterosexual
- Not listed. Please specify: \_\_\_\_\_

**Which best describes your ethnicity? (select one)**

- Hispanic/Latino
- Not Hispanic/Latino

**Which best describes your race? (select one)**

- American Indian/Alaskan Native
- American Indian/Alaskan Native and Black/African American
- Asian
- Black/African American
- American Indian/Alaskan Native and White
- Native Hawaiian/Other Pacific Islander
- Asian and White
- White
- Black/African American and White
- Other/Multiracial

Please find more information on the demographic information requested at [www.sfmohcd.org](http://www.sfmohcd.org)

**How did you hear about this listing?**

- Newspaper
- MOHCD Website
- Developer Website
- Flyer
- Friend
- Email Alert
- Housing Counselor
- Radio Ad
- Bus Ad
- Other