

EXHIBIT C

MELIA HOMES Prospective Homebuyer of Affordable Unit

POTENTIAL PURCHASE OF A MELIA HOMES AFFORDABLE UNIT BY A QUALIFIED MODERATE INCOME PROSPECTIVE HOMEBUYER

BEFORE COMPLETING PLEASE READ:

Please type or print legibly in blue or black ink.

- Each Affordable Unit is subject to the series of loan documents and other instruments to be reviewed, agreed to, and signed by the qualified Homebuyer of an Affordable Unit “Homebuyer DBL Documents”).
- Each Section of this Application must be completed in full, the Application must be signed with information as to how title is intended to be held (e.g., husband and wife as community property or in joint tenancy) and must be accompanied by the documentation required by Section F to be deemed complete.
- The information you provide in this completed Application will assist the Developer, as seller, (and the City of Anaheim and its staff, consultant and counsel) to evaluate and determine your eligibility as a Moderate Income Homebuyer.
- The processing of your application WILL BE DELAYED IF ALL DOCUMENTS THAT APPLY ARE NOT SUBMITTED WITH THE APPLICATION.

Please read the original Homebuyer DBL Documents. A summary of some of the basic criteria includes, but read the Homebuyer DBL Documents for complete requirements.

1. *Verification of Prospective Homebuyer’s Income.* In order to verify the Prospective Homebuyer’s status as a Moderate Income Household, prospective Developer, as owner and seller, shall obtain and shall submit to the City adequate information evidencing the income, financial status, household size, etc. of the prospective Homebuyer’s household.

(a) Gross income and net income of the prospective Homebuyer’s household shall be determined in accordance with Health & Safety Code Section 50093 and the provisions of Sections 6914 and 6916 of Title 25 of the California Code of Regulations. The prospective Homebuyer shall submit a certification that he/she/they qualify as a Moderate Income Household, and meet the eligibility requirements established for the Affordable Unit and that the Affordable Unit will be sold at a Monthly Housing Cost and Affordable Housing Cost by Developer to such prospective Homebuyer.

(b) Developer will evaluate the initial Application to determine if the prospective Homebuyer qualifies as a Moderate Income Household, and determine whether the Affordable Unit will be sold at an Affordable Housing Cost.

(c) If City of Anaheim is unable to verify Prospective Homebuyer’s income, financial status and qualifications as required under the Homebuyer DBL Documents prior to the

proposed resale, then the Prospective Homebuyer status and income shall be deemed to *exceed* the maximum allowable income limits as a Moderate Income Household.

2. *Affordable Housing Cost.* The Affordable Unit must be resold by the Developer to the Prospective/New Homebuyer an “Affordable Housing Cost” that shall mean the pricing for Moderate Income Households, as applicable, and shall be calculated pursuant to California Health & Safety Code Section 50052.5, the implementing regulations of Sections 6920, 6924, 6926, and 6928 of Title 25 of the California Code of Regulations for Moderate Income Households that results in a Monthly Housing Cost that does not exceed:

(a) for Moderate Income Households, the product of thirty-five percent (35%) times one-hundred ten percent (110%) of Orange County median income adjusted for a household size appropriate for the Affordable Unit.

(b) Household size appropriate for Affordable Unit is defined in HSC Section 50052.5 and for Affordable Three-Bedroom Units means a presumed household size of four persons and for Affordable Four-Bedroom Units means a presumed household size of five persons; this is not the actual size of the prospective Homebuyer’s household but a statutory presumption about household size based on the number of bedrooms in the Affordable Unit.

SECTION A

GENERAL INFORMATION

FULL LEGAL NAME OF APPLICANT/PROSPECTIVE HOMEBUYER: _____

OTHER NAMES, IF ANY, USED BY APPLICANT, E.G., NICKNAME, MAIDEN NAME:

FULL LEGAL NAME OF EXISTING/ORIGINAL HOMEBUYER: _____

ADDRESS OF AFFORDABLE UNIT: _____, ANAHEIM, CA. ZIP: _____

CERTIFICATION BY ORIGINAL HOMEBUYER THAT HE/SHE/THEY HAS/HAVE NOT OWNED AND OCCUPIED A SINGLE-FAMILY HOME WITHIN THE PAST THREE (3) YEARS.

(Print Yes or No): _____ Initial(s): _____

SOCIAL SECURITY NUMBER: PROSPECTIVE HOMEBUYER: _____

CO-OWNER/PROSPECTIVE HOMEBUYER: _____

OTHER ADULT HOUSEHOLD MEMBER(S), IF ANY: _____

MAILING ADDRESS OF PROSPECTIVE HOMEBUYER:

DAY PHONE: AREA CODE: _____ NUMBER: _____

EVENING PHONE: AREA CODE: _____ NUMBER: _____

EMAIL: _____

SECTION B
APPLICANT/PROSPECTIVE HOMEBUYER FINANCIAL DATA

1. EMPLOYMENT INFORMATION FOR PAST THREE YEARS:

(NOTE: Any adult person intending to occupy the Affordable Unit is considered a “household member”; provided however, the total number of persons in a household includes all adults and all minors.)

NAME AND ADDRESS OF PROSPECTIVE HOMEBUYER EMPLOYER: _____

PHONE: AREA CODE: _____ NUMBER: _____

POSITION/TITLE/TYPE OF BUSINESS: _____

DATES (From - To): _____

NAME AND ADDRESS OF PROSPECTIVE HOMEBUYER EMPLOYER: _____

PHONE: AREA CODE: _____ NUMBER: _____

POSITION/TITLE/TYPE OF BUSINESS: _____

DATES (From - To): _____

NAME AND ADDRESS OF PROSPECTIVE HOMEBUYER EMPLOYER: _____

PHONE: AREA CODE: _____ NUMBER: _____

POSITION/TITLE/TYPE OF BUSINESS: _____

DATES (From - To): _____

NAME AND ADDRESS OF PROPERTY CO-OWNER’S EMPLOYER: _____

PHONE: AREA CODE: _____ NUMBER: _____

POSITION/TITLE/TYPE OF BUSINESS: _____

DATES (From - to): _____

2. INCOME

	Prospective Homebuyer	Prospective Co-Owner	Other Household Member(s), If Any
Gross Monthly Income	\$ _____	\$ _____	\$ _____
Base Salary/Income	\$ _____	\$ _____	\$ _____
Overtime	\$ _____	\$ _____	\$ _____
Bonuses	\$ _____	\$ _____	\$ _____
Commissions	\$ _____	\$ _____	\$ _____
Dividends/Interest	\$ _____	\$ _____	\$ _____
Child Support	\$ _____	\$ _____	\$ _____
Spousal Support	\$ _____	\$ _____	\$ _____
SSI	\$ _____	\$ _____	\$ _____
Social Security	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____
 SUBTOTAL	 \$ _____	 \$ _____	 \$ _____
 TOTAL HOUSEHOLD INCOME	 \$ _____	 \$ _____	 \$ _____

3. ASSETS AND LIABILITIES

This Statement may be completed jointly by both married and unmarried co-owners if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements are required.

Completed: _____ jointly _____ not jointly.

LIST CHECKING AND SAVINGS ACCOUNTS BELOW: Add additional accounts as applicable.

Name and Address of Bank, Savings & Loan, or Credit Union: _____

Type of Account: _____ Account No.: _____ Balance: \$ _____

Name and Address of Bank, Savings & Loan, or Credit Union: _____

Type of Account: _____ Account No.: _____ Balance: \$ _____

Name and Address of Bank, Savings & Loan, or Credit Union: _____

Type of Account: _____ Account No.: _____ Balance: \$ _____

Stocks & Bonds (company name, number and description):

Life Insurance Net Cash Value: \$ _____ Face amount: \$ _____

SUBTOTAL LIQUID ASSETS: \$ _____

SECTION B
Continued

Real estate owned (enter market value(s), schedule of real estate owned):

Vested interest in retirement fund: \$ _____

Net worth of business(es) owned (attach financial statement): \$ _____

Automobiles owned (make and year): _____

Other Assets (itemize): _____

TOTAL ASSETS: \$ _____

4. LIABILITIES AND PLEDGED ASSETS. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use Continuation Sheet, if necessary.

LIABILITIES

<u>Name, Address & Account No. of Company</u>	<u>Monthly Payment & Months Left to Pay</u>	<u>Unpaid Balance</u>
_____ _____	\$ _____	\$ _____
_____ _____	\$ _____	\$ _____
_____ _____	\$ _____	\$ _____
_____ _____	\$ _____	\$ _____
_____ _____	\$ _____	\$ _____
_____ _____	\$ _____	\$ _____
_____ _____	\$ _____	\$ _____

Alimony/child support/separate maintenance payments owed to:

_____	\$ _____	\$ _____

_____	\$ _____	\$ _____

Total Liabilities from Continuation Sheet:	\$ _____	\$ _____
--	----------	----------

TOTAL MONTHLY PAYMENTS	\$ _____	
------------------------	----------	--

TOTAL LIABILITIES		\$ _____
-------------------	--	----------

SECTION B
Continued

5. SCHEDULE OF REAL ESTATE OWNED

Property Address (enter “S” if sold, “PS” if pending sale “R”if rental income “B” if for business)	Type	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

SECTION C

List names and addresses of all persons or lenders holding trust deeds, liens or judgments, if any, on your assets:

1. Name: _____
 Address: _____
 Lien Position: _____ Due Date: _____ Amount: \$_____
2. Name: _____
 Address: _____
 Lien Position: _____ Due Date: _____ Amount: \$_____
3. Name: _____
 Address: _____
 Lien Position: _____ Due Date: _____ Amount: \$_____
4. Name: _____
 Address: _____
 Lien Position: _____ Due Date: _____ Amount: \$_____
5. Total for items 1 through 4 above (Section C) Amount: \$_____
6. Current balance for line 5 above Amount: \$_____

SECTION D

HOUSEHOLD SURVEY

Prospective Affordable Unit Address: _____

Check one:

Three-Bedroom Townhome _____ OR Four-Bedroom Townhome ____.

Prospective Homebuyer:

Head of Household (Circle): Single/Non-Elderly Elderly (62+)
 Related/Single Parent Related/Parent

Gender of Head of Household (Circle): Male Female

Race/Ethnicity (Circle): White Black Native American Asian Pacific Islander Hispanic

Number of persons in Household (Print): _____

Name and age of persons of to occupy the Affordable Unit:

	<u>Name</u>	<u>Age</u>
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____
7.	_____	_____
8.	_____	_____
9.	_____	_____

To the best of your knowledge, is your household qualifies as a Moderate Income Household.
 Below is a chart showing 2022 income limits as issued by State HCD.

<i>Income Level</i>	<i>1 person household</i>	<i>2 person household</i>	<i>3 person household</i>	<i>4 person household</i>	<i>5 person household</i>	<i>6 person household</i>	<i>7 person household</i>	<i>8 person household</i>
<i>Acutely Low</i>	\$12,500	\$14,300	\$16,050	\$17,850	\$19,300	\$20,700	\$22,150	\$23,550
<i>Extremely Low</i>	\$28,500	\$32,550	\$36,600	\$40,650	\$43,950	\$47,200	\$50,450	\$53,700
<i>Very Low</i>	\$47,450	\$54,200	\$61,000	\$67,750	\$73,200	\$78,600	\$84,050	\$89,450
<i>Lower</i>	\$75,900	\$86,750	\$97,600	\$108,400	\$117,100	\$125,750	\$134,450	\$143,100
<i>Median</i>	\$83,350	\$95,300	\$107,200	\$119,100	\$128,650	\$138,150	\$147,700	\$157,200
<i>Moderate</i>	\$100,050	\$114,300	\$128,600	\$142,900	\$154,350	\$165,750	\$177,200	\$188,650

Based on applying Health and Safety Code 50052.5 and using State HCD 2022 income limits the maximum Monthly Housing Cost for a Moderate Income Household buying a home is as follows:

For **Moderate Income** Buyers:¹

- purchasing a **0 bedroom** house, monthly housing payments may not exceed **\$2,674.15**
- purchasing a **1 bedroom** house, monthly housing payments may not exceed **\$3,057.54**
- purchasing a **2 bedroom** house, monthly housing payments may not exceed **\$3,439.33**
- purchasing a **3 bedroom** house, monthly housing payments may not exceed **\$3,821.13**
- purchasing a **4 bedroom** house, monthly housing payments may not exceed **\$4,127.52**
- purchasing a **5 bedroom** house, monthly housing payments may not exceed **\$4,432.31**

In addition, for any Moderate Income Household whose income falls within the following guidelines, it is **optional** for the agency to require that **affordable housing cost not exceed 35 percent of the gross income of the household**.²

- **1 person households** whose income is between **\$91,685 and \$100,050**
- **2 person households** whose income is between **\$104,830 and \$114,300**
- **3 person households** whose income is between **\$117,920 and \$128,600**
- **4 person households** whose income is between **\$131,010 and \$142,900**
- **5 person households** whose income is between **\$141,515 and \$154,350**
- **6 person households** whose income is between **\$151,965 and \$165,750**
- **7 person households** whose income is between **\$162,470 and \$177,200**
- **8 person households** whose income is between **\$172,920 and \$188,650**

¹ Affordable Housing Cost for Moderate Income Households is not less than 28 percent of the gross income of the household, and not more than the product of 35 percent times 110 percent of the area median income adjusted for family size appropriate for the unit. Health and Safety Code Section 50052.5(b)(4).

² Health and Safety Code Section 50052.5 (b)(4).

SECTION E

DOCUMENTATION TO BE SUBMITTED

You will be required to present to the Developer (and to thereby to the City of Anaheim staff) all supporting documentation listed below and otherwise described in this Application in order to be deemed complete. All documents must be original or true, legible and complete copies, all fully verifiable.

1. For all adult members of prospective Homebuyer's Household, both W-2 and California and Federal Tax Returns for previous three (3) years.
2. For all adult members of prospective Homebuyer's Household, last twelve (12) employment pay stubs if paid weekly; or last six (6) pay stubs if paid biweekly; or last three (3) pay stubs if paid monthly, evidencing the past three months' employment income, which pay stubs or supporting information must show cumulative income to date for calendar year.
3. Self-employed individuals will be required to submit most recent twelve (12) months of personal and/or business checking account statements.
4. Each adult member of prospective Homebuyer Household, duly sign the Consent to Gather and Release Information (form attached).
5. For the Developer, as prospective seller, an executed affidavit representing knowledge about the presence and/or absence of Hazardous Materials, if any, on or about the Affordable Unit.
6. For all adult members of prospective Homebuyer's Household, four (4) months' statements for all accounts (checking, savings, certificates of deposit, retirement fund, 401K, etc.)
7. Current driver's license or valid photo I.D. for all adults of prospective Homebuyer.
8. Proof of legal residency in the United States (birth certificate, alien resident/green card, passport, naturalization certificate) for all household members, including children.
9. Copy of Social Security cards for all household members including children.
10. All other sources of income for all household members over the age of 18 (Social Security, SSI, Pensions, Unemployment, Annuity, Interest, Gifts, etc.)
11. Legal proof of child and/or spousal support, custody of minors, etc. affecting income.
12. If source of downpayment (between 3% to 20%) will be a gift, the Gift Affidavit (sample attached; and submit *original* document) must be completed and signed by the donor and recipient. Donor verification of funds must be attached to the Gift Letter (e.g., copy of bank statement showing gift amount on deposit).
13. Any household member over the age of 18 attending school full-time, must provide proof of school schedule and a school photo I.D. card. (min. 12 units required).

SECTION F

PROSPECTIVE HOMEBUYER QUESTIONS AND/OR COMMENTS

[illegible]

SECTION H

ACKNOWLEDGMENTS MUST BE SIGNED BY ALL ADULT MEMBERS OF PROSPECTIVE HOMEBUYER HOUSEHOLD

I/We, _____ as a Prospective Homebuyer of a Melia Homes Affordable Unit located at
(Print Name)

(Affordable Unit Address)

acknowledge that I/we have received from the Developer complete copies of all of the City of Anaheim Homebuyer DBL Documents; I/we have read and understand the requirements of buying the Affordable Unit if I/we qualify as a Moderate Income Household and Homebuyer. I/we agree to comply with the provisions and requirements of the Homebuyer DBL Documents.

1. The submittal of this Application does not guarantee my/our approval or qualification as a Homebuyer under the Homebuyer DBL Documents.
2. The City of Anaheim Homebuyer DBL Documents may be assigned and assumed by me/us with the City of Anaheim City Deed of Trust in effect being and remaining a “silent” second mortgage, but I/we must apply for, qualify and obtain on my/our own a first mortgage home loan from an institutional lender acceptable to Developer and the City, and otherwise qualify and meet all requirements of the Homebuyer DBL Documents.
3. I/we must pay at least 3% but not more than 20% of the home purchase price from my/our own funds.
4. I/we understand I/we will be responsible for paying the “equity share” described in the City Deed of Trust pursuant to the State Density Bonus Law, California Government Code Section 65915, *et seq.* and the Anaheim Municipal Code, Density Bonus Ordinance. If I/we comply with all of the requirements of the Homebuyer DBL Documents, I/we will owe the amount due under the City Deed of Trust upon my/our sale of the Affordable Unit.
5. The Equity Share Amount described in the City Deed of Trust will be immediately due and payable upon sale or transfer of the Affordable Unit, or if I/we refinance my/our first mortgage loan without the City’s prior written approval (subject to meeting certain refinancing criteria), or if we no longer occupy the Affordable Unit as our principal residence, or I/we rent out any part of the Affordable Unit, or I/we are in default of any obligation under the Homebuyer DBL Documents. The Equity Share Amount will provide the City of Anaheim a share of the appreciation in value if we transfer the home or otherwise default on the Homebuyer DBL Documents.
6. By my/our signature(s) below as the prospective Homebuyer, I/we also acknowledge that deliberately false answers, and/or any material omission of facts, to any and all questions that I/we have answered in this Application shall be cause for denial of the Application and complete ineligibility to purchase an Affordable Unit.

Signature of Prospective Homebuyer

Signature of Prospective Homebuyer

Date

Date

List additional items from each Section, as necessary.
Please note applicable Section to which information applies.

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

DECLARATION AND AFFIDAVIT OF GIFT

Each of the undersigned hereby declares, under penalty of perjury, the following:

1. On or about _____, _____ we, the undersigned together as “Giftee”, received a [cash] gift of \$ _____ from _____, the undersigned as “Gifto”.

2. On or about _____, _____ the undersigned as “Giftee” received an in-kind gift of _____ valued at about \$ _____ from Gifto.

3. Over the past [weeks/months/years/other specific period] _____, _____, Giftee received a series of cash gifts of \$ _____/[list frequency and amounts] from Gifto.

4. Over the past [weeks/months/other specific period] _____ Giftee received a series of in-kind gifts of _____ [list type of gift(s)] valued cumulatively at \$ _____/[list frequency and estimated value] from Gifto.

5. Over the next [weeks/months/other specific period] Giftee expects to receive two or more cash gift or gifts of \$ _____ [list frequency and amounts] from Gifto.

6. Over the next [weeks/months/other specific period] Giftee expects to receive two or more in-kind gifts of [list type of gift(s)] valued cumulatively at about \$ _____ [list frequency and estimated value] from Gifto.

7. In exchange for the cash gifts, Giftee has not received any goods, services or other value from Gifto in return for such cash gifts.

8. No repayment of the gifts is expected or implied either in the form of cash or future services from Giftee to Gifto.

IN WITNESS WHEREOF, the undersigned has executed this Declaration and Affidavit of Gift as of this ____ day of _____, 20__ at _____, California.

“Giftee”

[_____
(name/vesting)]

Signature

[_____
(name/vesting)]

Signature

“Gifto”

[sign/insert name of Gifto]

“Gifto”

[sign/insert name of Gifto]

CONSENT TO GATHER AND RELEASE INFORMATION

I/We

as the Applicant(s) to the Developer (and to the City of Anaheim) for the purchase of a Melia Homes Affordable Unit located at _____, Anaheim, California, I/we hereby give my/our consent to the Developer and to the City of Anaheim and all of their authorized agents to exchange, disclose and obtain any and all information concerning my/our employment, checking, savings, all bank and financial accounts, and any and all other obligations and all other credit matters that the Developer and/or the City of Anaheim may require in connection with my/our Application to buy a Melia Homes Affordable Unit as a Moderate Income Homebuyer, as applicable, pursuant to the Homebuyer DBL Documents. This form may be reproduced or photocopied and that copy shall act as effective consent as the original which I/we have signed.

Signature of Prospective Homebuyer

Signature of Prospective Homebuyer

Date

Date