



**Qualified Mortgage Form**  
*Affordable/Workforce*

\_\_\_\_\_  
Date Submitted to Housing Dept.

\_\_\_\_\_  
Lending Institution

\_\_\_\_\_  
Contact

\_\_\_\_\_  
Contact Phone

Borrower(s)\_\_\_\_\_

Property Address\_\_\_\_\_

New 1<sup>st</sup> mortgage amount (*within \$1,000*) \$\_\_\_\_\_Maximum Appreciated Value \$\_\_\_\_\_

New 2<sup>nd</sup> mortgage amount \$\_\_\_\_\_Total debt on property \$\_\_\_\_\_

Reason for Refinance or Second Mortgage\_\_\_\_\_

Refinance\_\_\_\_\_Purchase\_\_\_\_\_Proposed closing date\_\_\_\_\_

\_\_\_\_Refinance is limited. (*No cash out as defined by Fannie Mae*) \_\_\_\_Refinance is cash out \$\_\_\_\_\_

***Please attach the 1008, Authorization to Release Form, Title Commitment, Proof of Homeowners Coverage, and \$100.00 fee to this completed form.***

***Housing Department use only***

\_\_\_\_1008

CLTV\_\_\_\_\_

\_\_\_\_Authorization to Release Form

Total DTI\_\_\_\_\_

\_\_\_\_Review of Restriction

Date Received by JTCHAD\_\_\_\_\_

\_\_\_\_Review Title Work/Public Records

Restriction \_\_\_\_\_

\_\_\_\_Stewardship Review

\_\_\_\_Proof of Homeowners Coverage (not < \$450/sf)

\_\_\_\_Fee - \$100.00

JTCAHD approves mortgage(s) as  
Qualified Mortgage(s).

JTCAHD does **NOT** approve mortgage(s) as  
Qualified Mortgage(s).

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date Approved

\_\_\_\_\_  
Date Denied