

2026 AHP Homeownership Set-aside Program Intake Certification

Note: Providing incorrect and/or false information could result in the application being rejected



These instructions are being provided to assist with the accurate completion of the Intake Certification.

PLEASE READ THOROUGHLY AND CAREFULLY.

Any changes to household income must be communicated to the Bank as soon as it is discovered so that a second review of household income can be completed to confirm income eligibility.

SECTION I: APPLICANT/HOUSEHOLD MEMBER(S) INFORMATION

- List the name of the applicant that is requesting AHP funds.
- List the name(s) of all household members, including children who will occupy the residence at closing. Children away at college should also be included as household members. If you are aware of any imminent change in household makeup, please make the necessary updates to the document.

SECTION II: HOUSEHOLD INCOME INFORMATION

- List all current sources of household income for household members age 18 and over. This includes but is not limited to wages, self-employment or contractor source as reported on the most recently filed tax returns (**e.g. side jobs, Uber, LYFT, Mary Kay, Social Media Influencer, Online Sales or E-Commerce, etc.**), child support, alimony, part-time or seasonal income, SSI for adults and for minor children, merit increases, income for dependent college or university students, unemployment earnings, etc. Supplemental documentation is required for all other income not documented by paystubs (i.e. court documents, asset statements, etc.) Specific documentation can be found on [FHLBank Atlanta's website](#).

SECTION III: HOUSEHOLD MEMBERS CONSENT TO USE TAX RETURN INFORMATION

- Household members age 18 and over that have self employment income must complete this section

SECTION IV: ZERO INCOME CERTIFICATION

- Household members age 18 and over that do not have income must complete the Zero Income Certification certifying to the non-existence of income.

SECTION V: ASSET INFORMATION

- This section must be completed to disclose the household combined net asset balance is \$50,000 or greater, excluding retirement accounts.

SECTION VI: PROPERTY INFORMATION

- Complete this section for property-type information and whether any portion of the property being purchased will be rented to other occupants.

SECTION VII: HOMEBUYER/HOMEOWNER CERTIFICATION

- This section must be initialed and signed by the applicant(s) making application for AHP funds. Applicant must physically initial where indicated (this can be accomplished via electronic signature or wet signature).

SECTION VIII: NON-OCCUPANT (CO-BORROWER AND/OR CO-OWNER) CERTIFICATION

- This section must be initialed and signed by the non-occupant co-borrower or co-owner, if applicable.
- If any monthly assistance is being provided to the household, the amount of that assistance and the relationship to the primary borrower must be disclosed where indicated.
- The certification must be physically initialed and signed.

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FOR ASSISTANCE WITH COMPLETING THIS DOCUMENT, PLEASE SEE INSTRUCTION PAGE)

SECTION I: APPLICANT/HOUSEHOLD MEMBER(S) INFORMATION

- List all persons who will occupy the residence at closing. Include children of all ages, including students away at college.

Household Member #	Name (First and Last)	Borrower Type	Relationship to Borrower	18 and Over?	Full-time Student?	First-time Homebuyer?
1		Applicant	Self	Yes		
2						
3						
4						
5						
6						
7						
8						
Enter Total						

SECTION II: APPLICANT/HOUSEHOLD INCOME INFORMATION

- List all current sources of household income for household members age 18 and over. This includes but is not limited to wages, self-employment or contractor sources (e.g. side jobs, Uber, LYFT, Mary Kay, Social Media Influencer, Online Sales or E-Commerce, etc.), child support, alimony, part-time or seasonal income, SSI for adults and for minor children, merit increases, income for dependent college or university students, unemployment earnings, etc.

Household Member	Income Source (e.g. VOE, paystubs, etc)	Amount	Verified Employment Start Date	Average Hours Weekly

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SECTION III: HOUSEHOLD MEMBERS CONSENT TO USE TAX RETURN INFORMATION

I/We _____, _____, _____
(Print Name) (Print Name) (Print Name)

understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

ACKNOWLEDGMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Household Member Signature _____ Date _____

Household Member Signature _____ Date _____

Household Member Signature _____ Date _____

Household Member Signature _____ Date _____

SECTION IV: ZERO INCOME CERTIFICATION

I _____, _____, _____ certify that I
(Print Name) (Print Name) (Print Name)

do not receive income and there is no imminent change expected to my income or employment status on or before closing. I hereby certify that all information contained herein is true and correct. I understand that the failure to supply accurate information to FHLBank Atlanta or its member financial institution will result in the rejection or denial of the AHP application.

WARNING: I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et. seq.

Household Member Signature _____ Date _____

Household Member Signature _____ Date _____

Household Member Signature _____ Date _____

Household Member Signature _____ Date _____

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***SECTION V: ASSET INFORMATION

This section must be completed by the homebuyer and include the combined assets of all household members, if greater than or equal to \$50,000.

I/We _____, _____ certify that the combined household assets and/or state income derived from assets are equal to or greater than \$50,000 and total \$_____. I /We earn \$_____ in monthly interest from my/our account(s). I /We further certify that I/We do not receive other income from assets and there is no imminent change expected to my income or employment status on or before closing.

SECTION VI: PROPERTY INFORMATION

1 Unit 2-4 Units

Will any of the units be used for rental purposes? If Yes, rental lease information/rental income must be included in the Household Income section, and applicable documentation provided to the lender.

Yes No

SECTION VII: HOMEBUYER/HOMEOWNER CERTIFICATION

- Initials ____ / ____ 1. I/We hereby certify that all income information contained herein for household members age 18 and over, is true and correct. I/We understand that the failure to supply accurate information to FHLBank Atlanta or it's member financial institution will result in the rejection or denial of the AHP application.
- Initials ____ / ____ 2. I/We must complete, prior to funding, the required counseling program provided by the Bank's prescribed debt management and default prevention program provider.
- Initials ____ / ____ 3. I/We agree to execute the AHP Homeownership Set-aside Program security agreement that will be recorded, which defines the five year retention.
- Initials ____ / ____ 4. The property does not include any rental income other than as may be disclosed above.
- Initials ____ / ____ 5. I/We intend to occupy the property as my/our primary residence.
- Initials ____ / ____ 6. I/We understand that failure to occupy the property for a period of five years will result in the enforcement of the repayment of awarded funds to the Bank.
- Initials ____ / ____ 7. All information contained herein, including but not limited to the number of household members and income for household members age 18 and over, is true and correct.

WARNING: I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et. seq.

Homebuyer/Homeowner Print Name	Homebuyer/Homeowner Signature	Date
Homebuyer/Homeowner Print Name	Homebuyer/Homeowner Signature	Date

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SECTION VIII: NON-OCCUPANT (CO-BORROWER AND/OR CO-OWNER) CERTIFICATION (IF APPLICABLE)

Initials ____ / ____ 1. I/We are the non-occupying co borrower and or co-owner(s) of the Promissory Note associated with the first mortgage loan that is being made to the above homebuyer(s).

Initials ____ / ____ 2. I / We certify that my/our contribution each month will be \$_____ to assist the homebuyer(s) in making regular monthly loan payments, or any other assistance.

WARNING: I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001,et seq.

Non-occupant Co-Borrower (Print Name)	Relation to Borrower	Signature	Date
Non-occupant Co-Borrower (Print Name)	Relation to Borrower	Signature	Date