



# Focused Demographics Product Eligibility Worksheet

**Instructions:** Use this worksheet to document eligibility. Refer to the Flex Lending Program Manual for guidelines.

**Borrower:** First MI Last                      **Coborrower:** First MI Last

**Subject Property:** Address City State ZIP Code

To be eligible for Focused Demographics, borrowers must meet:

- a) Flex Lending Program guidelines; and
- b) Two of four demographic criteria below

Demographic Criteria	Notes & Instructions
<input type="checkbox"/> Household of four or more people	Use household size statement to document if desired.
<input type="checkbox"/> A household member with a disability	See Flex Lending Program Manual for definition.
<input type="checkbox"/> Front-end ratio of 28% or higher	· Calculate without DPA loan
	· Do not include nonoccupant cosigner income.
	\$ P & I
	\$ Insurance
	\$ Property Tax
	\$ Association Fee
	\$ Monthly Housing Expenses
<input type="checkbox"/> Sole head of household with at least one eligible dependent living in the household	\$ Borrower Monthly Qualifying Income
	% Front-End Ratio
	Eligible dependent(s) is/are (select at least one):
	<input type="checkbox"/> Under 18
	<input type="checkbox"/> A household member with a disability
	<input type="checkbox"/> Age 62 or older
	Check to Confirm:
	<input type="checkbox"/> Household includes only one adult who is not an eligible dependent.

Lender Certification - I hereby certify to the best of my knowledge that the above information is true.

Name and NMLS ID# of Loan Officer                      Lender Name and NMLS#

Signature of Loan Officer                      Date

Borrower Name (First MI Last)                      Coborrower Name (First MI Last)

Borrower Signature                      Date                      Coborrower Signature                      Date

Borrower Certification - As the borrower, I certify the above information is true and correct.

*Front-end ratio must still be within limits at closing.*