

Community Hero Certification

Borrower: _____ Co-borrower: _____

The above-named applicant(s) meet the following eligibility criteria for Virginia Housing’s Community Heroes Grant, and are currently employed or retired in one of the following occupations below. Mark the occupation(s) that apply to the borrower and/or co-borrower:

Borrower	Co-borrower	Public or private school personnel	Borrower	Co-borrower	Fire & emergency services personnel
Borrower	Co-borrower	Public or private school retiree	Borrower	Co-borrower	Fire & emergency services retiree
Borrower	Co-borrower	Childcare personnel	Borrower	Co-borrower	Military & defense personnel
Borrower	Co-borrower	Childcare retiree	Borrower	Co-borrower	Veteran of military & defense
Borrower	Co-borrower	Law enforcement personnel	Borrower	Co-borrower	Healthcare personnel
Borrower	Co-borrower	Law enforcement retiree	Borrower	Co-borrower	Healthcare retiree

If there is more than one borrower, only one borrower is required to be an employee or retiree of one of the occupations above, but all borrowers must sign this certification even if they are not the Community Hero.

Borrower Signature: _____ Date: _____

Co-borrower Signature: _____ Date: _____

The Originating Lender certifies that documentation has been obtained or will be obtained before closing to evidence the borrower(s) is/are employed or retired from one of the occupations above. Note: If there is more than one borrower, only one borrower must meet this occupational criterion, but all borrowers must sign this certification.

Lender: _____ Loan Originator: _____

Signature: _____ Date: _____

A NOTE ABOUT CRIMINAL AND CIVIL PENALTIES: If you intentionally make one or more false statements or forge one or more signatures on this Certification in an attempt to qualify for a Virginia Housing mortgage loan or grant, you will be violating federal criminal laws and Virginia criminal laws, including § 1014 of Title 18 of the U.S. Code which laws are punishable by substantial fines and/or imprisonment. In addition to criminal penalties, civil penalties in the form of fines are imposed by § 6709 of Title 26 of the U.S. Code for false statements made in an attempt to qualify. In addition, if any statement you make in this Certification is incorrect or incomplete, Virginia Housing may have the right to terminate any obligation on its part to make the mortgage loan or, if the closing of the mortgage loan has occurred, to declare the mortgage loan immediately due and payable and to pursue its rights under the deed of trust.