

## Home Owner's Assn / Property Owner's Assn (HOA/POA) Disclosure

**IMPORTANT:** FHA underwriting guidelines require HOA/POA's to provide proof that dues have been paid on time for the past 24 months. Dues that have been paid more than 30 days late, or the existence of a past-due balance can result in the requirement for a LESA\*.

\* Your Loan Officer will explain a LESA to you

My / Our home:

\_\_\_\_\_ is in a POA/HOA

\_\_\_\_\_ is not in a POA/HOA

The [ ] Annual, [ ] Semi-Annual, [ ] Monthly Dues are: \$\_\_\_\_\_

\_\_\_\_\_ There is no outstanding dispute over the dues owed to the HOA/POA. (NA if not applicable)

\_\_\_\_\_ There is an outstanding dispute over the dues owed to the HOA/POA explained below:

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The complete contact information for the HOA/POA is as follows (required if in a HOA/POA):

POA/HOA Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

Loan Officer Certification: I have fully explained the need for the HOA/POA payment history and have insured that all the information has been verified.

\_\_\_\_\_  
Originator

\_\_\_\_\_  
Date