



## **LOAN DISCLOSURE for a DC MAP Loan**

You are receiving this disclosure because you have applied for a DC Housing Finance Agency DC MAP Loan (“DC MAP Loan”). You must meet all eligibility requirements which includes, but is not limited to, your current status as a full-time Federal or District Government employee whose agency relies on Federal Government funding and is impacted by the Federal Government’s partial shutdown.

This DC MAP Loan may be used to assist you with your mortgage payments on your primary residence.

If you are eligible, this DC MAP Loan is a non-amortizing (no monthly payments), 0% fixed-rate, full-recourse loan that will be secured by your primary residence and you personally.

The DC MAP Loan program will make payment(s) equivalent of up to three (3) monthly payments of up to \$5,000 each to your lender/servicer for your mortgage which includes payment of your principal, late fees, interest, escrowed taxes, escrowed homeowner’s insurance, escrowed homeowner association fees, escrowed monthly mortgage insurance, and current late fees, if applicable.

This DC MAP Loan is NOT forgivable.

This DC MAP Loan will be completely satisfied and the lien will be removed only upon your full repayment of the loan pursuant to the terms and conditions of the Deed of Trust and the Deed of Trust Note.

This DC MAP Loan shall be due and payable upon any of the following events, whichever shall first occur:

- The earlier of: (1) payment of your entire back wages; or (2) sixty (60) days from the date of the end of the Federal Government partial shutdown; or
- Date that property ceases to be your principal place of residence.

There are no additional fees associated with the DC MAP Loan that you will be required to pay. The District of Columbia Housing Finance Agency will pay the cost to record the DC MAP Loan’s Deed of Trust.

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Borrower

Date