

**Down Payment Assistance Program
Lender's Document Checklist & Cover Sheet**

Attach this all required documents to our application in the order listed below

Borrower(s) Name(s): _____
 Property Address: _____
 City & Zip Code: _____ Email Address: _____

Lender Contact: _____ Lender Name: _____
 Phone & Fax: _____ Address: _____
 Email Address: _____ City: _____ Zip: _____

Escrow Contact: _____
 Company: _____
 Phone & Fax: _____ Email Address: _____

Seller(s) Name(s): _____
 Current Address: _____ City: _____ Zip: _____
 Phone Number: _____ Email Address: _____

Seller's Agent: _____ Company: _____
 Phone & Fax: _____ Email Address: _____

Buyer's Agent: _____ Company: _____
 Phone & Fax: _____ Email Address: _____

Type of Down Payment Assistance

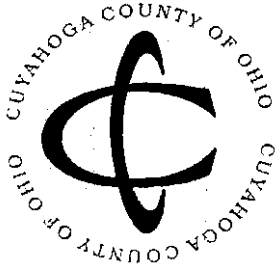
Check one:

- _____ Down Payment Assistance Loan (*maximum \$10,000*)
- _____ Diversity Opportunity Forgivable Loan (*maximum \$10,000*) Census Tract: _____
- _____ Vacant/Abandoned Forgivable Loan (*maximum \$10,000*)

Application Documents:

	Initial
1. Original County application, completed and signed in ink by all borrowers	
2. Typed first mortgage application (must be signed)	
3. Income verifications for two full years for all household members for all sources	
4. Proof of pre-purchase counseling by HUD-approved agency	
5. Proof of home maintenance training by County-approved provider	
6. Inspection report with list of violations from local community or County staff will inspect after application is received	
7. Visual paint inspection (County staff will inspect after application is received)	
8. Re-inspection report showing violations have been corrected including paint repairs	
9. Appraisal (first 2 or 3 pages through signature page only)	
10. First mortgage commitment letter, if available, or pre-approval letter	
11. Preliminary HUD-1 settlement statement showing down payment loan amount	
12. Escrow agent's signed W-9 form	

Contact John Spotts at the Department of Development to insure that you have included all the data required for a speedy loan approval. 216-443-3163



DOWN PAYMENT ASSISTANCE PROGRAM LOAN APPLICATION

ENTIRE APPLICATION MUST BE COMPLETED AND SIGNED WHERE REQUIRED

Amount of Down Payment Loan Requested \$ _____

Check one:

Down Payment Assistance Loan (maximum \$10,000)

Diversity Opportunity Forgivable Loan (maximum \$10,000)

Vacant/Abandoned Forgivable Loan (maximum \$10,000)

Census Tract: _____

APPLICANT(S) INFORMATION:				
Last Name	First	Int.	Social Security Number	Date of Birth
Street			City	State Zip
Home Telephone			Email Address	
Last Name	First	Int.	Social Security Number	Date of Birth
Street			City	State Zip
Home Telephone			Email Address	

List all persons who will live in the home being purchased.

Full Name (First and Last) <small>(use back for additional household members)</small>	Age	Annual Income	Relationship	Ethnicity* <small>(See page 2 for demographic category)</small>
		\$	Applicant	
		\$	Joint Applicant	
		\$		
		\$		
		\$		
		\$		

**Demographic information is for statistical purposes and does not affect loan approval or denial.*

Borrower(s) Name(s): _____

DEMOGRAPHIC INFORMATION*

Use one of the categories listed below in the ethnicity column provided on page one for each household member.

Ethnicity:

White	Black/African American
Asian	American Indian/Alaskan Native
Hawaiian National/Pacific Islander	American Indian & White
Asian & White	Black & White
American Indian & Black	Other Multi-Racial
Asian/Pacific Islander	

Female Headed Household (Yes/No)? _____

Hispanic/Latino (Yes/No)? _____

**Demographic information is for statistical purposes and does not affect loan approval or denial.*

PROPERTY INFORMATION

Address of home being purchased: _____
Street City Zip

Is this a single family home? _____ Will all buyer(s) live in the home? _____

Is the home occupied by the seller? _____ Is the home vacant now? _____

Was the home rented to or occupied by a tenant at any time in the past 90 days? _____

Purchase Price \$ _____ Number of Bedrooms _____

Have all violations been corrected? _____

ADDITIONAL REQUIRED INFORMATION:

Has any applicant or household member owned a home within the last 3 years? _____

Is any applicant delinquent on any federal, state, or local taxes? _____

Have the applicants completed both counseling and maintenance training? _____

If not, what date will these programs be taken? _____

LEGAL INFORMATION:

List the names of the persons who will be on the deed: _____

List names and addresses of spouses of any person above they are not legally divorced from:

Borrower(s) Name(s): _____

HOUSEHOLD INCOME CERTIFICATION

INCOME FROM EMPLOYMENT (List all employment of all household members expected in the next 12 months)		
Applicant's Current Employer	Employer's Address	Phone
Position	Annual Gross Pay	
Joint Applicant or Other Household Member Employer	Employer's Address	Phone
Position	Annual Gross Pay	
Other Household Member Employer	Employer's Address	Phone
Position	Annual Gross Pay	

OTHER INCOME (List amount expected for the next 12 months.)
If you do not receive income from a source indicated, write the number 0 in the space.
If you receive income from a source not listed, use the other income space.
All income of all household members from all sources must be listed.

Child Support \$ _____ Soc. Security \$ _____ VA Benefits \$ _____

Disability \$ _____ T.A.N.F. \$ _____ Other Public \$ _____

Alimony \$ _____ Div. /Int. \$ _____ Pension \$ _____

Other \$ _____ Description: _____

Use back for additional information.

Please indicate below how you heard about our program. Thank you.

Friend _____ Relative _____ Brochure _____
 Neighbor _____ Internet _____ Agency (list name) _____
 Advertisement _____ Lender _____ Other _____

Borrower(s) Name(s): _____

PROGRAM REQUIREMENTS: This application will not be processed until the following documents have been submitted to the Cuyahoga County Department of Development:

1. Original County application, completed and signed in ink by all borrowers
2. Typed first mortgage application (must be signed)
3. Income verifications for two full years for all household members for all sources
4. Proof of pre-purchase counseling by HUD-approved agency
5. Proof of home maintenance training by County-approved provider
6. Point of sale inspection report with list of violations (if applicable)
7. Re-inspection report showing violations have been corrected including paint repairs
8. Appraisal (first 2 or 3 pages through signature page only)
9. First mortgage commitment letter or automated approval
10. Preliminary HUD-1 settlement statement showing down payment loan amount
11. Escrow agent's signed W-9 form

Rate, origination fee, broker fee, and points of the first mortgage must not be excessive for the type of mortgage obtained by the buyer: conventional, VA, or FHA. No balloon payment or prepayment penalty allowed.

Prior to approval, Cuyahoga County must be given access to the property to conduct a housing inspection and visual paint inspection. Inspection reports are for the sole use of Cuyahoga County. Buyers are strongly encouraged to obtain a private housing inspection as indicated in your purchase agreement.

The Applicant and Joint Applicant understand and agree that they must pay at least 3% of the purchase price from their own funds and/or a bona fide gift. If the final settlement statement would show less than 3% paid from these sources, the Applicant and Joint Applicant agree that the Escrow Agent shall refund the difference to the County. The Down Payment Assistance Loan balance will be reduced by any amount refunded.

Lender Certification: The lender has explained the above requirements to the applicant(s).

Lender's Authorized Signature

Date

By signing this application the Applicant(s) authorizes the Lender named to share copies of any necessary documents in their possession with the Cuyahoga County Department of Development in order to expedite the processing of this loan application. Also, the signature(s) below gives the Department of Development the authority to obtain credit report(s) and to verify all information contained in this application, by contacting any employer or other party named in the application.

Penalty For False Or Fraudulent Statement, U.S.C. Title 18, Sec. 1001 provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies ... or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years or both."

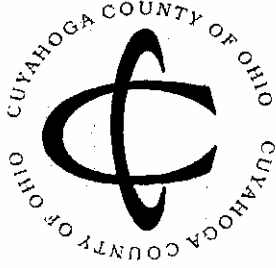
Applicant Certification: I (we) understand and agree to the above.

Applicant Signature

Date

Joint Applicant Signature

Date



U.S. Government (HUD) Approved Pre-Purchase Housing Counseling Agencies Cuyahoga County Department of Development Approved Maintenance Training Agencies

**FREE PRE-PURCHASE COUNSELING. Required for Down Payment Assistance.
Call for an appointment.**

- **CLEVELAND HOUSING NETWORK**, 2999 Payne Avenue, Suite 306, Cleveland, Ohio 44114, 216-574-7100
- **COMMUNITY HOUSING SOLUTIONS**, 12114 Larchmere Boulevard, Cleveland, Ohio 44120, 216-231-5815
1967 West 45th Street, Cleveland, Ohio 44102, 216-651-0077
- **CONSUMER PROTECTION ASSOCIATION**, 3030 Euclid Avenue, Suite 105, Cleveland, Ohio 44115, 216-881-3434
- **HOME REPAIR RESOURCE CENTER**, 2520 Noble Road, Cleveland Heights, Ohio 44121, 216-381-6100
- **NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND**
5700 Broadway Avenue, Cleveland, Ohio 44127, 216-458-4663
- **PHE'BE FOUNDATION**, 1761 E. 30th St. #109, Cleveland, Ohio 44114, 216-774-2291

**FREE MAINTENANCE TRAINING. Required for Down Payment Assistance.
Call for an appointment.**

- **COMMUNITY HOUSING SOLUTIONS**, 12114 Larchmere Boulevard, Cleveland, Ohio 44120, 216-231-5815
1967 West 45th Street, Cleveland, Ohio 44102, 216-651-0077
- **NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND**
5700 Broadway Avenue, Cleveland, Ohio 44127, 216-458-4663



Down Payment Assistance Loan Program

Letter of Referral for Maintenance Training

You must present this letter to one of the agencies listed below to be provided free maintenance training.

You should contact the Department of Development if you have any problems securing training.

Only the agencies listed below are authorized by the Cuyahoga County Department of Development to provide free maintenance training to our down payment assistance clients.

COMMUNITY HOUSING SOLUTIONS

1967 West 45th Street
Cleveland, Ohio 44102
216-651-0077

12114 Larchmere Boulevard
Cleveland, Ohio 44120
216-231-5815

NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND

5700 Broadway Avenue
Cleveland, Ohio 44127
216-458-4663