Cleveland Heights Down Payment Assistance Program

Buyer's Document Checklist & Cover Sheet

Attach this form and all required documents to the 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:

__ Single Family Home: Down Payment Assistance Loan ($30,000 maximum)
__ Two Family Home: Down Payment Assistance Loan ($50,000 maximum)

Application Documents:

1. Original Cleveland Heights / HPO application, completed and signed in ink by all borrowers	
2. Typed first mortgage application **(must be signed)**	
3. Income verifications for all household members, 18 years old and older, from all sources a. Last 2 years completed federal tax returns b. Last 2 years of W-2's and 1099's c. Most recent 2 pay stubs d. Declaration of No/Zero Income for anyone 18 years old or older who is currently not earning income. Please contact the office for this form.	
4. Proof of pre-purchase & home maintenance training by HUD / City approved provider	
5. Two months of bank statements (all accounts). All the pages of each month's bank statements must be included. For example, if the statement contains four pages, please include all four pages. Even if one or two of the pages are the "reconciliation pages" that do not contain actual information about your account balance.	
6. Inspection report with list of violations from Cleveland Heights Housing Inspections Department	
7. Visual paint inspection **(City staff will inspect after application is received)**	
8. Re-inspection report showing violations have been corrected including paint repairs	
9. Appraisal	
10. First mortgage commitment letter, if available, or pre-approval letter	
11. Loan Estimate document showing down payment loan amount	
12. Escrow agent's signed W-9 form	
13. Copy of state ID, birth certificate, etc.	

Questions? Contact Carolyn Ostrom of Home Repair Resource Center: 216-381-6100 ext. 10