



**CLEVELAND HEIGHTS - DOWN PAYMENT ASSISTANCE PROGRAM  
LOAN APPLICATION**

*ENTIRE APPLICATION MUST BE COMPLETED AND SIGNED WHERE REQUIRED*

**Amount of Down Payment Loan Requested \$ \_\_\_\_\_**

Check one:

**Single Family Home: \$10,000 Down Payment Assistance Loan**

**Two Family Home: \$10,000 Down Payment Assistance Loan**

<b>APPLICANT(S) INFORMATION:</b>				
Last Name	First	Int.	Social Security Number	Date of Birth
Address			City	State      Zip
Home Telephone		Cell Telephone	Email Address	
Last Name	First	Int.	Social Security Number	Date of Birth
Address			City	State      Zip
Home Telephone		Cell 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>
		\$	<b>Applicant</b>	
		\$	<b>Joint Applicant</b>	
		\$		
		\$		
		\$		
		\$		
		\$		

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

Borrower(s) Name(s): \_\_\_\_\_

**DEMOGRAPHIC INFORMATION\***

*Add one of the categories listed below in the ethnicity column provided on page one (1) 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 before? \_\_\_\_\_

Is any applicant delinquent on any federal, state, or Cleveland Heights income 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**

<b>INCOME FROM EMPLOYMENT (List all employment of all household members expected in the next 12 months)</b>		
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 Home Repair Resource Center:

1. Original City application completed and signed in ink by all borrowers.
2. Typed first mortgage application (must be signed by applicants).
3. Income verifications for two full years for all household members for all sources.
4. Proof of pre-purchase & home maintenance counseling by City approved agency.
5. Point of sale inspection report with list of violations (if applicable).
6. Re-inspection report showing violations have been corrected including paint repairs.
7. Appraisal (first 2 or 3 pages through signature page only).
8. First mortgage commitment letter, pre-approval or automated approval.
9. Preliminary HUD-1 settlement statement showing down payment loan amount.
10. 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, City of Cleveland Heights must be given access to the property to conduct a housing inspection and visual paint inspection. Inspection reports are for the sole use of the City of Cleveland Heights and Home Repair Resource Center. Buyers are strongly encouraged to obtain a private housing inspection as may be indicated in your purchase agreement.

The Applicant and Joint Applicant understand and agree that they must pay at least 3.50% of the purchase price from their own funds and/or a bona fide gift towards the purchase of the home. If the final settlement statement would show less than 3.50% paid from these sources, Home Repair Resource Center cannot proceed with the Down payments Assistance Program.

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 City of Cleveland Heights - Home Repair Resource Center in order to expedite the processing of this loan application. Also, the signature(s) below gives the City of Cleveland Heights – Home Repair Resource Center 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.**

**\*I/We have read and understand the pamphlet "Protect Your Family From Lead in Your Home."**

**Available at the following internet link:**

**[http://www.hud.gov/utilities/intercept.cfm?/offices/lead/library/enforcement/pyf\\_eng.pdf](http://www.hud.gov/utilities/intercept.cfm?/offices/lead/library/enforcement/pyf_eng.pdf)**

**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