



## 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