

Housing and Neighborhood Development
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HEALTH AND HUMAN SERVICES DIVISION

LENDER'S REQUEST FOR ASSISTANCE – GAP FUNDS

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BUYER/PROPERTY INFORMATION

Name of Buyer:	Name of Co-Buyer:
Street Address of Property to be Purchased:	
City, State, Zip Code:	
Contract Price: \$	Appraised Value: \$
Check One: New Construction ____ Existing Unit w/Rehab ____ Existing w/out Rehab ____ Year Built _____ (if existing)	

MORTGAGE LENDER INFORMATION

Mortgage Lender Name:		
Email Address:		
Contact Name:		
Phone:	Fax:	
Amount of First Mortgage: \$	PITI: \$	Anticipated Closing Date:

MORTGAGE BROKER/CORRESPONDENT INFORMATION

File Submitted By (if other than lender): Company:		
Email Address:		
Phone:	Fax:	Contact:

HOUSEHOLD INFORMATION

Number of Household Members:	Gross Annual Income:
____ Very Low Income	____ Low Income
____ Moderate Income	

MORTGAGE LENDER INFORMATION

Down Payment: \$	Total Costs: \$
Closing Costs: \$	- Total Credits: \$
Total: \$	- 1 st Mortgage: \$
	= Cash from Buyer: \$

REQUIRED CLOSING AGENT INFORMATION

Name of Company:

Mailing Address:

Phone:

Fax:

Contact Email:

CHECKLIST

YES	NO	DOCUMENTS REQUIRED TO BE INCLUDED IN PACKAGE:
		Lender's Request for Assistance – All requested information must be provided.
		Household Certification & Consent Form with proof of dependent information attached (birth certificates are preferred). All information must be provided. E-signatures are not acceptable.
		Homebuyer Education Certificate of Completion from a HUD approved homebuyer education provider.
		Copy of Drivers License and Resident Alien Card (if applicable), for all heads, co-heads of household and household members aged 18 or older. (Borrowers and non-borrowers)
		Lender's Uniform Underwriting and Transmittal Summary (1008).
		Loan Estimate (must be signed by the applicant if the form requires it).
		Completed, signed, typed Uniform Residential Loan Application (1003). Information such as income, liabilities and proposed monthly payment must be consistent with the 1008.
		Contract For Sale and Purchase and all Addendums.
		Appraisal.
		Four (4) most recent, consecutive paystubs.
		Third party verification of all other sources of income such as Social Security, Child Support, etc
		Tax Return for the preceding year and W-2(s). Make sure the income reported on the tax return is consistent with the W-2(s) income and/or 1099 when there is self-employment income.
		Self-employment requires a current year-to-date Profit & Loss Statement showing net income of the business. A notarized statement from the applicant or their accountant stating the anticipated income for the next 12 months is also required
		Two (2) most recent statements on all checking accounts. Transaction summary and account history printouts are not acceptable. VOD not required.
		Most recent statement for all savings accounts. Virtual accounts such as Cash App are treated as savings accounts and only the most recent statement is required. VOD not required.
		Verification of other assets not held in a financial institution (excluding retirement accounts). Must be dated within the last 30 days.
		Letter of Explanation from Lender if their back end ratio exceeds 45%.
		Verification of Rent. The VOR must cover a minimum of the last 12 months per Polk County's residency requirement).
NEW CONSTRUCTION ONLY		
		Builder's current State and/or County Licenses.
		Certificate of Occupancy.
		Final Survey.
		Soil Treatment Warranty
RESALES ONLY		
		Home Inspection Report.
		Wood Destroying Organisms Report (WDO / Termite Report).
		Final Inspection Report.

NOTE: Copies are accepted unless otherwise noted. *E-signatures are not accepted on this form.