

# Home Sweet Home Deferred Downpayment Loan Program Pre-fund Procedures

## **Step 1. Lender forwards grant reservation to hbc services, inc. to reserve funds.**

- Home Sweet Home Reservation Form
- Certification of Borrower Eligibility (sections 1 and 2 completed)
- Compliance Income Calculation Worksheet and income documents (W-2's, paystubs, child support, etc.). *Must include Lenders computation of the monthly income total.*

## **Step 2. Lender forwards the following items to hbc services, inc. prior to closing.**

- HBC (Home Buyer Counseling) Certificate/Voucher
- HQS Inspection Outcome Report or Home Inspection Report
- Certification of Borrower Eligibility (this form should now be completely filled out)
- Property Scan Checklist
- Copy of Title with Legal Description

## **Step 3. hbc services, inc. forwards the following to Lender prior to closing.**

- Check for \$1,500.00 made out to Lender or Title Company

## **Step 4. Lender forwards the following closing documents to hbc services, inc.**

- Truth in Lending Statement (signed)
- Mortgage (recorded mortgage or true certified copy)
- Assignment of Mortgage (recorded assignment or true certified copy)
- Consumer Universal Note (signed)
- HUD 1 Settlement (signed)

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