

**Buyer's Name(s):** \_\_\_\_\_

**The following documents must be in the client file before issuing funds:**

Prior to Closing: (Submit to CDA)

- Down Payment Assistance Loan Application (signed **original** document)
- Signed Receipt of LBP pamphlet (all buyers- **original**)
- Signed Disclosure of Information Regarding Lead Based Paint (if applicable- necessary for homes built prior to 1978; **original if possible, otherwise copy**)
- Buyer's certification (if applicable- necessary if renter is purchasing the property he/she has been renting; **original if possible, otherwise copy**)
- Home Stretch Completion Certificate for all borrowers (**copy**)
- Buyer's First Mortgage Loan Application (10-03) AND Underwriting (10-08 or equiv.) (**copy**)
- Verification of buyer's credit score (**copy**)
- Supporting Documentation of Income and Assets, including verification forms (**copies**)
- FHA appraisal showing property meets minimum FHA standards and any required repairs have been completed (**copy**)
- Homebuyer Agreement Signed by Homebuyer(s) (**original document signed only by homebuyers, leave lender lines blank for CDA to sign**)
- CDA Approval to Close letter (**copy**)

At Closing: (Submit to US Bank with First Mortgage Documentation)

- Final Settlement Statement showing no cash received by buyer at closing (**copy**)
- Certified copy** of the Down Payment Assistance Mortgage (original recorded Down Payment Assistance Mortgage should be sent to CDA after recording)
- Original** Down Payment Assistance Note

**\*\*IMPORTANT:** All of the above documentation must be satisfactorily completed for the DPA loan to be issued and reimbursed.\*\*

Questions can be directed to Karly Schoeman at [kschoeman@dakotacda.state.mn.us](mailto:kschoeman@dakotacda.state.mn.us) or 651-675-4488