

GARY REVITALIZATION DOWN PAYMENT ASSISTANCE (GRDPA) PROGRAM CHECKLIST (2024)

All documents must be provided as part of the down payment application process. Additional items may be requested to complete the underwriting procedures. Provide ALL sources of household income. **Please call to schedule an appointment ONLY if you have all the required documents, and bring these documents with you to the appointment. Applications will not be accepted with partial documentation.**

- Driver's License or Current Identification Cards (all adult members of household)
- Social Security cards (all household members)
- Past three (3) month pay stubs
- Tri-Merge credit report with scores (combined from all three credit reporting agencies)
- Bank Statements on Checking, Savings, IRA and all Investment/Retirement Accounts (for past six (6) months)
- Copy of Divorce Decree or Legal Separation if applicable; Court Ordered Child Support documentation
- Copy of Social Security/SSI Benefits Letter
- Letters of Good Standing if little or no credit history (Credit Letters) from utility companies, rental company receipts, life insurance, etc.
- Discharged bankruptcy papers; released tax lien documentation
- Purchase Agreement/Contract (all signatures, including representing agents)
- Pre-Approval letter; Loan Estimate, 1003 Form
- Signed Verification forms, Including Employment, Child Support, Pension, etc.

REMAINING ITEMS NEEDED TO COMPLETE CLOSING PROCESS:

- Commitment letter; TIL; Underwriting Loan Summary
- Copy of Appraisal
- Homeowner's Insurance Declaration Page

Property must pass HQS inspection unless being rehabbed under 203 K loan program. Items in need of correction must be submitted to complete application process.