

Checklist

- Original 2022 Application
- Tribal Enrollment Card
- Social Security Card
- Income Verification
- Homebuyer Education Program Certificate
- Real Estate/Construction Contract
- \$1,000 down payment payable to your Agent or Closing Company

Original 2022 Application.

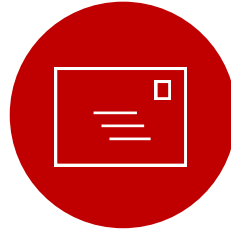
Copies of your Tribal Enrollment Card and Social Security Card.

Income Verification; All household income information for any person 18 years of age or older earned or unearned.

Homebuyer Education Certificate; see page 2 for more details.

Your contract for intent to purchase/build.

A receipt of your contribution of at least \$1,000 down payment applied to the down payment. Receipt will only be accepted from your Closing Company or Agent.



Prairie Band Potawatomi Office of National

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Down Payment Program

This program is a gift used for the down payment for the purchase of a single-family home.

Prairie Band Potawatomi
Office of National Programs



Program Description

This program provides up to \$10,000.00 for eligible tribal member towards homeownership. This award is to be used as a down payment for the purchase of a single-family home in standard or better condition or toward the build of a new single-family home.

Households may only receive one award per a three (3) year period. The Down Payment awards are based on a first come, first serve basis, approval is received only when all program information is received and awards distributed until funds are depleted .

Homebuyer Education Certificate

If you are working with an agent, ask your agent to refer you. My normal suggestion is the internet. A course that will print a "Certificate of Completion" is what is necessary. If you have a certificate from a Homebuyers course that you previously attended, that will be acceptable.

Responsibilities

- 1 Finish Checklist
- 2 All documents must be submitted before an approval will be given.
- 3 Allow 2 WEEKS prior to a closing date
- 4 Submit a copy of your Closing Statement upon final closing of your new home.

1: This program is a first come, first serve basis and funds are distributed until depleted.

If funding is still available in this program the only way to guarantee funds is an accepted Purchase Commitment, Sales Contract, Offer to Purchase, or a New Construction Contract.

2: All information listed under the Checklist (see page 3) is received. YOU ARE NOT APPROVED UNTIL ALL INFORMATION IS RECEIVED. Once all information is received, an approval letter will be forwarded.

3: Allow at least 2 weeks prior to your closing date to process a Wire Transfer to your financier.

4: **Failure to provide a copy of your Closing Statement will prevent you from being eligible for an future programs through this office.**

Any questions or concerns, please contact our office so that we may assist you!

Q & A's

Q: What do I do after I send in my application?

A: After your complete application is submitted and processed, a letter accepting you into the program will be sent to you. This letter is going to detail what is needed in order for you to obtain approval. (see checklist page 3)

Q: I need a Home Inspection for the property that I intend to purchase, can funds from the Down Payment program cover this fee?

A: No. the entire gift is to be applied towards the down payment.

Q: Can the fee that I paid for the Home Inspection for the property that I intend to purchase, be applied to the \$1,000 down payment that is needed to participate in the Down Payment program?

A: No. **None** of the out-of-pocket fee's that you are responsible to pay, can be used or considered. Past applicants have broke down their payments in increments. As long as the increments equal \$1,000 .

Q: Where/who do I pay the required \$1,000 down payment?

A: If you are working with an Agent, or, your Closing Company. The payment will need to be applied to your down payment. Your total down payment will be \$11,000.

Q: Does the Sales Contract or Loan have to have the Tribal Members name?

A: Yes.

Q: Does Rent to Own or Lease Purchase qualify?

A: Only if you are using a third-party Financer. Paying rent as a payment towards the purchase of the home does not qualify .

Q: Can this program help me purchase land?

A: No.