



THANK YOU!

NWGF LENDING is pleased to partner with you. We are happy to provide a Down Payment and/or Closing Cost Assistance Loan in participation with your 1st Mortgage Loan. We appreciate you advocating for your borrower and for utilizing our program to make homeownership a reality for yet another individual in our community!

TIPS FOR A SMOOTH LOAN PROCESS

1. RESERVATION CHECKLIST

a. **Fill out both pages.**

b. 1008/1003 and Loan Estimate to **match** all documentation submitted

c. Purchase Agreement : all attachments/addendums/amendments

d. Credit Report and DU report

e. Title commitment with NWGF loan listed

f. HOI with NWGF loan listed

g. Appraisal

h. Flood Cert

i. HBE Certificate

2. INCOME WORKSHEET/BREAKDOWN

3. HOUSEHOLD INCOME (income documentation of anyone in household not on loan)

4. SHAREFILE – if you need a secure place to upload to-we can create a space for you.

5. Communicate changes *AS THEY OCCUR IF POSSIBLE*.

6. CALL OR EMAIL ANY TIME TO COLLABORATE !

Karen Cleveland 216-3505 kcleveland@nwgf.org

Jensen Lundy 604-4504 jlundy@nwgf.org