



**DOWN PAYMNT ASSISTANCE PROGRAMS
GARY REVITALIZATION DPA (GRDPA)
1ST TIME HOMEBUYER (HOME PROGRAM)
CHECKLIST (2025)**

ALL DOCUMENTS MUST BE SUBMITTED TO YOUR LENDER FIRST AS PART OF THE DOWN PAYMENT ASSISTANCE (DPA) PROCESS. ADDITIONAL ITEMS MAY BE REQUESTED TO COMPLETE THE UNDERWRITING PROCEDURES. PROVIDE ALL SOURCES OF HOUSEHOLD INCOME.

- ☐ Attend the City of Gary eight (8) hour Educational Workshop or a HUD approved eight (8) hour Educational Workshop (Everyone who is listed on loan documents)
- ☐ Driver's License or Current Identification Cards (all adult members of household)
- ☐ Social Security cards (all household members)
- ☐ Past two (2) months of 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, student loan statement
- ☐ Purchase Agreement/Contract with all signatures, including representing agents (If LLC, need Articles of Incorporation Representative on purchase agreement)
- ☐ Pre-Approval letter, Loan Estimate, 1003 Form, 1008 Form
- ☐ Completed/Signed Verification forms, Including Employment, Child Support, Pension, Authorization to Release Financials Form, etc.

ALL ITEMS ABOVE ARE REQUIRED FROM YOUR LENDER

REMAINING ITEMS NEEDED TO COMPLETE CLOSING PROCESS:

- ☐ Transmittal Summary (Final) 1008
- ☐ Copy of Appraisal
- ☐ Copy of certificate for Fire, Hazard, and Liability Insurance
- ☐ Policy Title (Final)

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.