

CASE STUDY EXAMPLE

Borrowers Downpayment Assistance

John & Jane Doe have one child. Jane is disabled and receives SSI. John works full time. Their household compliance annual income is \$33,000 or \$2,750 per month as shown on Line "A". They live in Spokane County. Based on the Income Chart, their income is just below 80% of their County's Area Median Income.

Based on the above information they are qualified for up to \$12,500 in downpayment assistance as shown on Line "B".

Details of Transaction

HomeChoice DPA Program allows for a minimum housing ratio of 25%. In this example, the PITI payment should be $\$2,750 \times .25$ which equals **\$687.50** as shown on Line "C". The home being purchased by the borrower is for \$124,000 (new construction, non-targeted) with a \$103,500 first mortgage loan amount. P&I payment based on 5.99% over 30 years equals \$619.87. Taxes, Insurance and Mortgage Insurance are \$138.33 per month for a PITI of \$758.20 as shown on Line "D". PITI/ Monthly Income equals $\$758/\$2,750 = 27.5\%$ (compliance front-end ratio). If the proposed payment is less than \$687.50, the amount of subsidy should be lowered to reach this level. In this example, the seller is paying the closing costs. Closing costs are approx. \$3,250. After all costs and current contributions are considered, the borrower needs \$20,500 to close this transaction as shown on Line "E".

Borrowers with payment ratios less than 25% do not qualify for any HomeChoice DPA subsidy and should apply for our House Key Plus DPA program, which provides up to \$5,000 in assistance depending on borrower qualification.

Assets Available

Borrower has \$13,750 in their savings and checking account. They also have \$1,200 in a mutual fund account and John has \$12,329 in a 401K. We only count Checking and Savings account balances so exclude the mutual fund and 401K. They have \$13,750 available to use towards downpayment and closing costs. They wish to contribute \$9,000 of their own money into the transaction leaving them \$4,750 in reserves after loan closing. The HomeChoice DPA Program allows a borrower to keep up to \$5,000 in liquid assets, checking and savings, after closing. In this scenario the number on Line "G" is \$9,000. Remember, the borrower must have two months PITI if the ratio is over 45%.

The borrowers' costs to close, Line "E" minus their contribution, Line "G" indicates the funds shortage to close, Line "H". Line "H" cannot exceed the lesser of Line "B" or Line "H".

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**Albert J. Mills, Gabrielle Durepos, Elden
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