



PATHWAY TO PURCHASE

First Time Homebuyers Assistance

INELIGIBLE FEES THAT MAY NOT BE PAID FROM BUYER(S)

PATHWAY TO PURCHASE FUNDS

- Realtor Admin or Flat Fee over \$350.00 WILL BE PAID FROM BUYERS(S) OWN FUNDS
- Realtor/Broker Fee or Consultant fee
- Realtor Commission
- Homeowners warranty
- Creditor Collections
- Mobile, Notary or Witness Closing Fee
- Termite Treatment
- Radon Testing and/or Treatment/ Mold Testing and/or Treatment
- Bond Fees / Mortgage Credit Certificate Fees

BUYER(S) ITEM PAID OUTSIDE OF CLOSING (POC'S)

1. EARNEST MONEY DEPOSIT
2. APPRASIAL
3. CREDIT REPORT
4. HAZARD INSURANCE POLICY
5. HOME INSPECTION
6. TERMITE REPORT
7. EIGHT HOUR HOUSING COUNSELING CLASS
8. HQS INSPECTION

BUYER(S) CAN NEVER RECEIVE ANY CASH BACK AT CLOSING. IF BUYER(S) POC'S EXCEED THEIR MINIMUM CASH CONTRIBUTION. THE TITLE COMPANY WILL BE ADVISED TO DO A PRINCIPAL CURTAILMENT UP TO \$1,000.00 TO THE 1ST TRUST LENDER OR REDUCE THE SELLER CREDIT.

Date: _____