

**Documents and Fees
Sun Rise Applicant**

Done	Documents	Who Provides	When	What You Do	Who Gets
	SJCHT Application Form	SJCHT	Upon applying with SJCHT	Fill, sign and date	SJCHT
	Income Worksheet Pre-Qualification	SJCHT	Upon applying with SJCHT	Read and ask questions, if needed	SJCHT, USDA, SJC
	Authorization to Release Information SJCHT	SJCHT	Upon applying with SJCHT	Sign and date	SJCHT
	Credit Report for all Co-Signers	SJCHT	After applying with SJCHT	Read and correct, if needed	SJCHT, you
	Construction Agreement	SJCHT	Before land owned by us	If available	SJCHT, SJC Auditor
	Commitment Agreement	SJCHT	Upon reserving unit	Sign and date	SJCHT
	Proof of opening Home\$Start account	Borrower	Before applying with USDA	Carrie Brooks, Islanders Bank 378-2265	SJCHT, IB
	Authorization to Release Information USDA	SJCHT	Before applying with USDA	Sign and date	SJCHT, USDA
	Request for Verification of Employment	SJCHT	Before applying with USDA	Employer's name and mailing address	SJCHT, USDA, employer(s)
	Request for Verification of Rent	SJCHT	Before applying with USDA	Landlord's name and mailing address	SJCHT, USDA, landlord
	Driver's License or passport	Borrower	Before applying with USDA	Bring in to SJCHT	SJCHT, USDA
	Social Security Card	Borrower	Before applying with USDA	Bring in to SJCHT	SJCHT, USDA
	Homebuyer Education Certificate	Online	www.mgichome.com	Pass exam, print certificate, bring in	SJCHT, USDA, SJC, IB
	CLT Video	Online	www.cltnetwork.org	click on Resources/Videos/Hands and Homes in English or Spanish	
	First Homebuyers' Meeting	SJCHT	Before applying with USDA	Attend and ask questions	
	Purchase and Sale Agreement	SJCHT	Before applying with USDA	Sign and date	SJCHT, USDA
NA	Seller's Disclosure Statement	SJCHT	Before applying with USDA	Sign and date	SJCHT, USDA
	Lender Application Form	SJCHT	Upon applying with USDA	Fill, sign and date	SJCHT, USDA, SJC, IB
	Most recent 2 months' bank statements	Borrower	Upon applying with USDA	Bring in to SJCHT	SJCHT, USDA, IB
	Most recent 2 months' wage stubs	Borrower	Upon applying with USDA	Bring in to SJCHT	SJCHT, USDA, SJC, IB
	Most recent 2 years' signed Federal tax returns	Borrower	Upon applying with USDA	Bring in to SJCHT	SJCHT, USDA, SJC, IB
	Recommendation Letter	SJCHT	Upon applying with USDA	Nothing	USDA
	Appraisal Report	SJCHT	Upon applying with USDA	Read and ask questions, if needed	SJCHT, USDA, SJC, you
	Inspection Report	SJCHT	Upon applying with USDA	Read and ask questions, if needed	SJCHT, USDA, you
	SJCRLF Equity Loan Application	SJCHT	After approved with USDA	Sign and date	SJCHT, SJC
	SJCRLF Agreement	SJCHT	After approved with USDA	Sign and date	SJCHT, SJC
	Second Homebuyers' Meeting	SJCHT	After approved with USDA	Attend and ask questions	
	SHOP Labor Agreement	SJCHT	After approved with USDA	Sign and date	SJCHT, WSHFC
	Proof of \$2,000 cash	Borrower	After approved with USDA	Bring in to SJCHT	SJCHT, SJC
	Memo of Lease	SJCHT	At Closing	Sign and date	SJCHT

Received	Money Required	Payable to:	For?	When	Purpose
	\$20.00 Single; \$25.00 Co-Borrower	SJCHT	Credit Report	Upon applying with SJCHT	To identify and resolve any problems
	\$30.00	SJCHT	Application Fee	After getting OK credit report	For our time unless applied to downpayment
	\$30.00	SJCHT	Membership Fee	After getting OK credit report	Join us!
	\$200.00	SJCHT	Commitment Fee	Upon reserving unit	Reserves unit; applies to downpayment
	\$1,667	Islanders Bank	Closing Costs	After getting OK credit report	Home\$Start savings account
	\$250.00	SJ Title	Earnest Money Deposit	Upon signing Purchase and Sale Agreement	Completes contract; applied to downpayment
	\$25.00 Single; \$34.00 Co-Borrower	USDA	Credit Report	Upon applying with USDA	Lender's credit report
	\$100.00	SJC	Application Fee	After approved with USDA	For SJC's time