

EASTERN PANHANDLE HOME CONSORTIUM OF  
WEST VIRGINIA

**HOMEBUYER ASSISTANCE PROGRAM  
GUIDELINES**

**City of Martinsburg, Berkeley, Jefferson, and  
Morgan Counties**

Administered by the  
Community Development Department  
City of Martinsburg, West Virginia  
232 North Queen Street, 2<sup>nd</sup> Floor  
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## INTRODUCTION

The Eastern Panhandle HOME Consortium of West Virginia is responsible for providing HOME Program funds to meet housing needs for its member jurisdictions. The City of Martinsburg is the lead governmental body for the HOME Consortium and administers the program. It has been documented through the City of Martinsburg's Fair Housing Analysis, Consolidated Plan that there is a need for homeownership opportunities for low-to moderate income person(s), families or households.

To address this need, the Eastern Panhandle HOME Consortium, through the use of HOME Investment Partnership funds ("HOME"), has established the Homebuyer Assistance Program (HAP) for the City of Martinsburg, Berkeley County, Jefferson County and Morgan County, West Virginia. The HAP's purpose is to assist eligible families or households to become homeowners through down payment and closing cost assistance. To make home ownership an affordable reality, the HOME Consortium has formed a working partnership among the local lending institutions and realtors.

The Homebuyer Assistance Program does not find eligible properties for potential program applicants. It is the applicant's responsibility to find the available residential property. The dwelling unit must be located within Berkeley County, the City of Martinsburg, Jefferson County or in Morgan County. The applicant also needs to pre-qualified by a bank or mortgage lender.

## I. ELIGIBILITY CRITERIA AND DEFINITIONS

### A. Income

The funding source for the HAP is the U.S. Department of Housing and Urban Development's (HUD's) HOME Program. Because federal dollars are the program funding source, the City is required to comply with certain federal regulatory requirements.

Under the HOME Program's regulations, a qualifying applicant(s) for the HAP must be a low-and-moderate income person, family or household as defined under HUD's Section 8 Income Guidelines for the appropriate Metropolitan Statistical Area. The income guidelines are subject to change. **Effective June 1, 2025** the guidelines are as follows:

#### INCOME LIMITS BY HOUSEHOLD SIZE (eff. June 1, 2025)

Berkeley County – all persons in household

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$50,200	\$57,400	\$64,550	\$71,700	\$77,450	\$83,200	\$88,950	\$94,650

Jefferson County – all persons in household

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$71,500	\$81,700	\$91,900	\$102,100	\$110,300	\$118,450	\$126,650	\$134,800

Morgan County – all persons in household

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$46,150	\$52,750	\$59,350	\$65,900	\$71,200	\$76,450	\$81,750	\$87,000

**B. Income Sources**

Household income for this program will be based upon total gross annual income of all persons, including related and unrelated individuals who are part of the household, or will reside with the applicant. The definition of annual income shall be consistent with the federal regulation found at 24 CFR, Subpart F Section 5.609. Annual income shall be all anticipated income from all sources received by the head of household, spouse and by each additional member (aged 18 years and older) of the family or household, related or unrelated. Income includes net income derived from assets, for the twelve-month period following the initial determination of income. All household income must be reported regardless of who the loan applicant is or who will hold title to the property. Annual income from all members of the household includes, but is not necessarily limited to:

- Wages, salaries, tips, commissions, etc.
- Self-employment income from own non-farm business, including proprietorships and partnerships.
- Farm self-employment income.
- Social Security or railroad retirement.
- Supplemental Security Income, Aid to Families with Dependent Children, or other public assistance or public welfare program.
- Retirement, survivor, or disability pensions.
- Any other sources of income received regularly, including Veterans' Administration (VA) payments, unemployment compensation, child support, and alimony.

Acceptable proof of income shall include, but not necessarily be limited to, the previous years filed federal tax return (IRS 1040) and W2 forms; current wage and earning statements; copies of recent wage/salary or benefit check stubs; and copies of bank deposit information identifying direct deposit arrangements, for each member of the household. The City of Martinsburg reserves the right to request additional income documents such as third-party verifications of all income and assets as needed. The applicant must be employed in the same field for a minimum of 1 year and must have stable income.

Qualifying calculations:

**PRE-APPLICANT ELIGIBILITY**

1. Section 8 Income Limit for a Household Size of \_\_\_\_\_ is \$ \_\_\_\_\_.

County:      \_\_\_ Berkeley      \_\_\_ Jefferson      \_\_\_ Morgan

2. Monthly Gross Income per HOME Regulations, 24 CFR 92.203 (d) (1) requires projecting a household's income in the future. Create a snapshot of current income to project future income.

Applicant's Gross income \_\_\_\_\_

Overtime \_\_\_\_\_(at least 3 months of consistent pay)

Bonus \_\_\_\_\_

Any changes in income \_\_\_\_\_

Total income \_\_\_\_\_

**Pre-applicants' Household Annual Gross INCOME**

3. Total Current Balance of Assets: \_\_\_\_\_

4. Total Actual Income from Assets: \_\_\_\_\_

5. If #3 is greater than \$5,000, multiply line by the Passbook Rate of .06, and total here (otherwise leave blank): \_\_\_\_\_

6. Enter the **greater** of #4 and #5 here: \_\_\_\_\_ (ASSETS)

7. Add #6 and #2 and total here: \_\_\_\_\_ THIS IS THE TOTAL HOUSEHOLD ANNUAL INCOME.

8. Compare #7 to #1.

Is the applicant Low and Moderate Income (LMI) Status: Yes \_\_\_\_\_ No \_\_\_\_\_

38 Percent of Monthly Income: \$ \_\_\_\_\_

Monthly Principal-Interest-Tax-Insurance (PITI) Housing Cost: \$ \_\_\_\_\_

Does PITI Exceed 38 Percent of Monthly Income? Yes \_\_\_\_\_ No \_\_\_\_\_

**CALCULATING ANNUAL INCOME**

<b>ANTICIPATED INCOME</b>						
<b>FAMILY MEMBERS</b>	<b>WAGES/SALARIES</b>	<b>BENEFITS/PENSIONS</b>	<b>OVERTIME</b>	<b>CHILD SUPPORT</b>	<b>ALIMONY</b>	<b>OTHER</b>

**Net Cash Value of ASSETS**

**TOTAL ACTUAL INCOME FROM ASSETS**

If net cash value of Assets is greater than \$5,000 , then multiple by passbook rate of .06 and total here

\_\_\_\_\_ otherwise leave blank

Enter the great of Total Assets and Net Cash Value

**Add total income and the family member annual gross income** \_\_\_\_\_

**This is your Total Family INCOME** \_\_\_\_\_

**ANTICIPATED INCOME**

**FAMILY MEMBERS**

**ENTER TOTAL here**

**This is your Annual Income**

<b>ENTER TOTAL here</b>						
<b>This is your Annual Income</b>						

**FAMILY MEMBER**

### C. First Time Homebuyer

For the purposes of the HAP, a “first time homebuyer” shall be defined as a person, family or household whereby:

- The purchasers must not have owned a home within the past three years; or
- A displaced homeowner situation exists whereby a home is lost due to unemployment, underemployment or other economic loss; or
- A displaced homemaker situation exists whereby the homeowner has not worked fulltime in the labor force for a number of years, worked primarily without remuneration to care for the home or family, and who is unemployed or underemployed.

### D. Dwelling Requirements

To comply with federal regulations and to ensure safe, decent and affordable housing to potential HAP applicants, the following criteria apply in the selection of a dwelling:

- The dwelling unit must be located within the geographic limits of Berkeley County, the City of Martinsburg, Jefferson or Morgan County; and
- It must be in compliance with the currently adopted International Property Maintenance Code (2018) or be capable of being brought up to code at a minimal cost (the HAP inspection); and
- The HAP inspection shall take place no more than 90 days prior to the commitment of HOME funds; and
- It must be a single family detached home, row structure, duplex, or multi-unit residence. The multi-family dwelling unit cannot have more than 4 units. If it is a manufactured housing unit it must be on a permanent foundation, be connected to permanent utility hook-ups, and be taxed as real property; and
- It must not contain evidence of defective paint surfaces (i.e., surfaces upon which paint is cracking, scaling, chipping, peeling or loose) on all intact and non-intact interior and exterior painted surfaces. If the dwelling unit contains defective paint surfaces, the City of Martinsburg reserves the right to deny homebuyer assistance through the HAP for the purchase of the subject property; and
- It will be occupied as the primary and principal residence of the first-time homebuyer; and

- The purchase of the dwelling unit cannot be financed through a land contract or seller financing.

#### HOUSE MUST PASS CODE INSPECTION

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#### E. Affordability Requirements (LOAN UNDERWRITING)

The goal of the HAP program is to help eligible first-time homebuyers become successful homeowners. To accomplish this, there is an affordability requirement. To analyze affordability, the HOME Administrator at City of Martinsburg reviews the lender's financial information and required HAP financial information to conduct a financial or affordability analysis. We review the applicant and all household residents (18 years of age and over) monthly income as well as monthly debts.

The front-end ratio (needs assessment) includes the primary loan's principle, interest, taxes, insurance; mortgage insurance (PITI); and Homeowner's Association Fees (HOA). This ratio cannot exceed thirty eight percent (38%) of the monthly housing expense ratio of individual, family or household gross monthly income. The back- end ratio (risk assessment), including PITI, should not exceed fifty percent (50%) of the homebuyer's monthly gross income. All monthly debt, including any long- term debt and student loans will be included in the monthly debt calculations. The front ratio has been increased to 38% temporarily and the back ratio to 50% until March 31, 2026. The HOME Consortium of the Eastern Panhandle can increase these ratios as needed. This was done in September 2024 to increase the demand for the program. As the interest rates have increased the demand for the program has dwindled because the first-time homebuyers cannot afford their first mortgage. It has become more difficult to achieve first- time home ownership in the Eastern Panhandle.

The following are not acceptable: collections; unpaid accounts; judgements; defaulted student loans or any other state or federal program. If unpaid collections and accounts, then the applicant needs to provide documented proof that they have been paid off or a payment plan is in process. Documentation of the account is required.

The Fannie Mae rule dealing with student loans applies. For all student loans, the lender must use the greater of the following to determine the monthly payment to be used as the borrower's recurring monthly debt obligation:

- 1% of the outstanding balance; or
- the actual documented payment (documented in the credit report, in documentation obtained from the student loan lender, or in documentation supplied by the borrower). If the payment currently being made cannot be documented or verified, 1% of the outstanding balance must be used;
- If the student loan is deferred or in forbearance then provide a copy of the federal loan summary statement that states such to not have to apply the 1% rule.

- If the actual documented payment is less than 1% of the outstanding balance and it will fully amortize the loan with no payment adjustments, the lender may use the lower, fully-amortizing monthly payment to qualify the borrower.

**Defaults** – any defaults on any federal or state programs prohibits you from eligibility.

**Bankruptcy** - 4 year waiting period with a discharge of the Chapter 7 bankruptcy. 4 year waiting period from the date of the bankruptcy with Chapter 13 or 3 years from the discharge when the plan is complete. The applicant must have re-established credit by not having any late payments or collections since the bankruptcy and a minimum of 2 tradelines with 24 months of history. The applicant also must have 2 months of mortgage payments (PITI) in bank account at the time of closing (evidence by bank statement along with the signed HAP written agreement).

**Maximum Sales Amount:** The amount of the HAP loan shall be determined by the amount of funds required to make the first mortgage affordable. The City reserves the right to evaluate the homebuyer’s affordability ratio and approve the HAP loan amount.

- The purchase value of a single family, detached dwelling cannot exceed the U.S. Department of Housing and Urban Development’s (HUD’s) HOME Homeownership Value Limits found in 24 CFR 92.254(a)(2)(iii) of the Final Rule published July 24, 2013, effective **12/1/2025**.

The Home Value Limits for the Eastern Panhandle HOME Consortium of West Virginia are:

	<b>Existing Homes</b>	<b>New Homes</b>
<b>Berkeley County</b>	<b>\$266,000.00</b>	<b>\$311,000.00</b>
<b>Jefferson County</b>	<b>\$322,000.00</b>	<b>\$338,000.00</b>
<b>Morgan County</b>	<b>\$219,000.00</b>	<b>\$311,000.00</b>

**F. Homebuyer Education Requirement**

The HAP requires all applicants to complete a homebuyer education course by a HUD Certified Counselor prior to closing the loan. Evidence of attendance and completion of a homebuyer education course is required in completing a HAP Pre-application. Acceptable forms of evidence include course diploma, certificate, and/or letter from the course instructor/entity. Homebuyer education and debt counseling is offered through the following organizations, including, but not limited to: Telamon Corporation and the Hagerstown Home Store. Telamon Corporation provides debt counseling and budgeting assistance to assist with starting the homeownership process.

**II. TERMS AND CONDITIONS**

**A. Ranking Criteria**

The HAP program applications are considered on a first come, first serve basis. The applicant must have a complete application which includes a copy of an executed sales contract for the clock to begin.

## **B. Loan Amount Determination and Assets**

Homebuyers are expected to obtain their first mortgage from a lending institution, bank, or mortgage company. **The first mortgage must be a fixed rate loan with a term of 30 or more years. Adjustable rate first mortgages will not be approved. Loans with co-signers will not be approved.** The City of Martinsburg may provide up to \$24,500 in HOME as a **forgivable loan, at zero interest**, to eligible and approved HAP applicants to cover the down payment and closing costs related to the purchase of a dwelling. The minimum HAP subsidy can be \$1,000.00. **The homebuyer must provide a minimum of \$500.00 of their own funds toward the total down payment and closing cost expenses.**

Documented proof has to be provided to show evidence of the 500.00 requirement. It can be the earnest deposit check which is the easiest proof that is attached to the sales contract. Any other out of pockets expenses that the applicant (s) must pay to purchase the house can be used such as payment for the appraisal or their required inspection. However, a copy of the cancelled check and invoice has to be submitted as part of the application process and documented as such. If the lender or applicant wants to use other POCs as proof of the applicant's 500.00 of their own funds in the transaction then that has to be documented and submitted to the HOME Administrator as part of the loan processing. It cannot be at the last minute during loan closing process. If it changes at the last minute and there is no documentation or communication, then this could delay the issuance and deliverance of the closing documentation and check.

Gift funds to the homebuyer for the purchase may not exceed \$5,000.00. This needs to be documented and copy of letter and check or transfer of funds.

## **C. Loan Term, Affordability Period, and Recapture**

To ensure affordability, The Eastern Panhandle Consortium of West Virginia adheres to the minimum period of affordability and recapture requirements as set forth in 24 CFR 92.254 (a) (4) and 92.254 (a) (5) (i) and (ii). The HAP allows for a forgivable loan with a term of five years for loans up to a maximum of \$24,500. The loan term is also referred to as the **affordability period**. The City of Martinsburg will place a lien on the property purchased with HOME assistance. This will be recorded in the Court House of your respective County along with the 5 year Loan Agreement.

It is a requirement of the HAP program, that the applicant or closing attorney provide a copy of their first mortgage which shows the fee simple transfer of the property. This needs to be added to the HAP file.

If the HAP applicant has maintained ownership and has continued to live in the property assisted through the HAP for the entire affordability period, the loan is forgiven as a grant. If the HAP-assisted homeowner sells, leases or transfers the dwelling, or fails to use it as their primary and principal residence, the homeowner will be required to pay the principal balance of the HAP loan to the City.

**1. For HAP loans that are up to \$24,500, the term of affordability for the loan (recapture period) is five (5) years which is sixty (60) months.**

- a. During the term of the HAP loan, in the event ownership of the property is transferred, as defined in the Promissory Note, from the name of the homebuyer, or the property is no longer occupied as the homebuyer's principal residence, the recapture provisions of the HOME subsidy will apply.
- b. Requests for subordination of the HAP loan for refinance purposes will not be approved.
- c. In the event of sale or transfer of the property during the term of the HAP loan, repayment of the HAP loan is determined by the availability of net proceeds. It is the applicant's responsibility to keep their HAP loan closing documentation or get a copy from their attorney and/or the county court offices.
- d. In the event that net proceeds are not sufficient to repay the entire HAP loan, the principal balance at the time of sale or transfer will be prorated by the below formula:

$$\frac{\text{Number of Years Remaining in Term}}{\text{Recapture Amount Period of Affordability in Years}} \times \text{Total Amount of HOME Subsidy} = \text{Prorated}$$

- e. It is the responsibility of the applicant to continue the Homeowner's insurance on the property having the City of Martinsburg as the second mortgagee holder. If this discontinues then the Loan can be called and result in the repayment of the loan.

The applicant can discontinue the insurance at the end of the 5-year term and request a HAP release form from the City of Martinsburg.

**D. Uniform Relocation Act**

Because the HAP applicant, not the City of Martinsburg, will take responsibility for the selection and negotiation of a dwelling unit, the requirements of the Uniform Relocation and Real Property Acquisition Policies Act of 1970 (URA) are not triggered. The City reserves the right to deny assistance in circumstances in which compliance with the URA may be required.

**E. Flood Insurance**

On any property purchased with the assistance of the HAP and located within a 100-year floodplain, the purchase of federal flood insurance is required annually during the five-year term of the loan. The City reserves the right to withhold and/or deny participation in the HAP if the applicant fails to comply with this requirement

prior to the loan closing. Furthermore, if the flood insurance on the assisted property lapses during the term of the loan, the HAP applicant will be required to repay the entire amount of the loan.

#### **F. Property Maintenance**

During the term of the HAP loan, the HAP applicant must keep the dwelling and property in compliance with the HOME Program code requirements. Failure to do so will result in the repayment of the entire amount of the loan

### **III. ADMINISTRATIVE PROCEDURES**

#### **A. Regulations**

The City of Martinsburg shall be responsible for compliance with the HAP's environmental review requirements and income verification requirements.

#### **B. Dwelling Inspection**

the HOME Administrator will order the inspection from the City inspectors if the property is in the city and if it is in the other participating jurisdictions it will be ordered. Repairs must be completed before closing the loan.

### **IV. APPLICATION PROCESS**

The following is a suggested format for making application for the HAP:

1. Any interested person, family or household (interested party) may request from the city's website: for a copy of the HAP guidelines and pre-application. Or email the HOME Administrator at [croman@cityofmartinsburg.org](mailto:croman@cityofmartinsburg.org) for a copy of the HAP application. The City cashiers and business office also has copies of the HAP flyer and application.
2. The interested party 's obtains a mortgage loan pre-qualification letter, Form 1003 the Uniform Real Residential Loan Application form for lenders and borrowers and/or Good Faith Estimate (Form 1008) from the USDA lender. City will confer with the interested party and the lender to discuss HAP eligibility and receive a copy of the borrower's and lenders' most recent 1003 forms.
3. The interested party must complete the Homebuyer Education course and provide a copy of the certificate.
4. The interested party submits a completed Pre-application with all the supporting documentation on the checklist (see attachment). An interview

with the HOME Administrator is recommended and can be in person or over the phone or video conferencing. The applicant can bring xerox copies of all the supporting documentation along to the meeting. The applicant can drop off copies of the documentation to City Hall, 232 N. Queen Street, Martinsburg, WV 25401, temporary office 206-208 Viking Way, from 8:00 am to 5:00pm. A picture of the documentation sent from a phone will not be accepted. A paper copy is required and can be scanned and emailed as a PDF file to the HOME Administrator [nstrine@cityofmartinsburg.org](mailto:nstrine@cityofmartinsburg.org). You can email it; make an appointment drop it off at city hall during working hours; or fax it. It is the applicant's responsibility to make sure all the documentation is collected. Just filling out the actual Pre-application and submitting it without any other documentation is not a complete application. Please read through the pre-application carefully and review the required checklist.

5. Once the eligibility is determined then a **HAP Certificate of Eligibility is issued**. The Certificate is valid for six months from the date issued. This can be reissued for another 6 months.
6. The interested party takes responsibility to select an eligible dwelling unit as set forth under the Dwelling Requirements.
7. The pre-applicant **executes a contract of sale** including a contingency of mortgage financing and submits a copy to the HOME Administrator. As soon as the contract is signed send a copy, please send a copy so the HAP inspection can be ordered. This is at utmost important because this takes the longest time to complete during the whole Hap application process. After the sales contract is submitted then the HOME Administrator reviews the application again for eligibility. The applicant may have received their Hap eligibility letter on a TBD house. The figures need to be adjusted with the actual house under contract. It is at this point, we can say we have a complete application and the clock can begin.
8. The City then secures an inspection of the subject property for HAP compliance with the 2018 **International Property Maintenance Code**. Notification of the dwelling unit's compliance or non-compliance will be communicated to the Pre-applicant, the lending institution and the real estate company. All properties must be in compliance with the code prior to closing.
9. In the event it is found that the dwelling does not pass the code inspection, the Pre-applicant may select another program eligible dwelling or negotiate with the property owner to correct the code deficiencies.
10. The City reviews the financial information obtained and conducts an Affordability Analysis for program compliance. If compliance is met, the City determines the actual amount of HAP assistance and the City provides the

pre-applicant with a **Reservation of Funds letter** which is valid for ninety (90) days and notifies the applicant and lender and/or the realtor. The Reservation of funds letter cannot be issued until the list of items have been taken care of from the HAP property inspection and either reinspected and/or documented that the improvements are in place.

11. The City and lender establish a mutually agreed loan closing date. The City needs at a minimum 7 business days to be able to request funds for loan closing.
12. The HOME Administrator verifies the applicant's 500.00 of their own funds in the transaction and then issues the HAP Written Agreement. The applicant must review the agreement and return a signed copy.
13. The HOME Administrator prepares the lien documents for signing at the loan closing. Prior to the loan closing the HOME Administrator will provide a check payable to the closing attorney for the benefit of the HAP borrower in an amount approved by the City.
14. The HOME Administrator needs to review the Closing Disclosure prior to issuing the check and loan documentation.
15. At loan settlement, if the first mortgage funds and/or seller's credits exceed funds needed by the borrower, then the excess funds are refunded to the City of Martinsburg as a principal curtailment.

## **EASTERN PANHANDLE HOME CONSORTIUM OF WV HOMEBUYER ASSISTANCE PROGRAM CHECKLIST**

### **HOUSING COUNSELING:**

Attendance and completion of a housing counseling course is mandatory. Acceptable forms of documentation are as follows:

- CERTIFICATE
- LETTER OF COMPLETION (from course instructor/organization)

### **HOUSEHOLD INCOME INCLUDES:**

- Head of Household's income (i.e., employee salary; pension; social security; asset income; or other income).

- Spouse's/Partner's income (i.e., employee salary; pension; social security; asset income; or other income).
- Rent payments obtained from apartments, leases, roomers or boarders.
- Related adults (age 18 years or older) such as aunts, uncles, grandparents, nieces, nephews, cousins,
- Unrelated adults.
- Child Support and Alimony payments.

#### **INCOME DOCUMENTATION TO BE SUBMITTED:**

- Income Tax Documents: IRS 1040 (signed and filed), W-2 or SSA-1099-SM Forms; and the following as applicable:
- Employment Stubs: Please submit salary stubs for the most recent, continuous two month period.
- Pension, Disability, Social Security or Social Services Benefits: Please submit one of the following: Documentation from the Social Security Administration Office; a copy of the award letter; or a copy of a regular benefit check.
- Child Support or Alimony: Please submit legal documentation identifying award amount and evidence of payments. (provide court order and 6-month payment history).

#### **DEBT DOCUMENTATION:**

- Provide a copy of your credit score report (needs to be at least 90 days current). (recommend to obtain from your mortgage or financial professional)

#### **ASSET and DEBT DOCUMENTATION TO BE SUBMITTED**

- Savings Accounts: Banking statement or other evidence of current balance and interest rate. If applicant does not have a savings account then documentation of setting one and providing first month's statement.
- Checking Accounts: Banking statements for the most recent 3 months; or documentation from the bank that verifies the average monthly balance over the most recent 3-month period.
- Debt information: provide a list of existing debts. Provide additional information if there are any outstanding issues on your credit report. Provide documentation if there is a deferred student loan statement and any payment plans for past debts.

#### **DWELLING DOCUMENTATION TO BE SUBMITTED:**

- Copy of the Sales Contract for property to be purchased.
- Copy of Mortgage Application, also known as HUD 1003 (borrower's and lenders forms) → Copy of Property Appraisal by applicant or lender.
- Copy of the Property's Multiple Listing now called Bright , send link by email.
- Copy of your lender's pre-approval letter.

#### **PERSONAL INFORMATION**

→ Copy of your Driver's License

**PLEASE NOTE: YOUR APPLICATION WILL NOT BE PROCESSED UNLESS ALL LISTED DOCUMENTATION IS SUBMITTED WITH THE APPLICATION**