



SNOQUALMIE INDIAN TRIBE

GENERAL WELFARE

DOWN PAYMENT ASSISTANCE APPLICATION

APPLICATION-----

THE SNOQUALMIE INDIAN TRIBE HAS ESTABLISHED THE FOLLOWING ELIGIBILITY REQUIREMENTS TO ENSURE THE DOWN PAYMENT ASSISTANCE PROGRAM PROVIDES THE MAXIMUM BENEFIT POSSIBLE TO ALL ELIGIBLE TRIBAL MEMBERS.

CRITERIA FOR DOWN PAYMENT ASSISTANCE:

1. To be eligible for the down payment assistance benefit, you must be:
 - i. An enrolled Adult Snoqualmie tribal member.
2. The following are ineligible for the down payment assistance benefit:
 - i. Incarcerated tribal members.
 - ii. Households that consist of a minor Snoqualmie Indian child and that do not have an adult enrolled tribal member in household.
3. To apply for down payment assistance, you must:
 - i. Complete a Down Payment Assistance Application;
 - ii. Provide a preliminary approval letter from the lender;
 - iii. If purchasing a mobile home, you must submit an approval letter of applicant acceptance to mobile home park or similar agreement if residing on private property;
 - iv. A purchase & sale agreement listing the Tribal Member applicant;
 - v. Initial estimated cost to close document listing the Tribal Member applicant;
 - vi. If a purchase is being made through a private party, a copy of the signed contract between vendor/buyer and seller listing the total sale price, and a W-9 for the vendor/seller;
 - vii. An appraisal completed by a qualified third-party vendor. The sales price must be consistent with the appraisal. The appraisal must be submitted to the Tribe and reviewed to determine amount of assistance for which the applicant is eligible; and
 - viii. If the purchase is being made through a home loan, wire transfer instructions for the down payment to be issued to an escrow account.
4. Upon closing, the Tribal Member must submit their final closing costs documents to the Tribal Services Department to confirm home purchase. Failure to do so may result in the Tribe treating the benefit as not used and seeking to recover the Down Payment Assistance payment.
5. Program benefits are subject to change and may increase/decrease based on available funding.



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PROGRAM REQUIREMENTS-----

1. Funding is available for a singular transaction up to \$20,000.00 for Down Payment Assistance. For applicants who previously accessed the Down Payment Assistance under Policy V. 1.0, an amount up to \$10,000 USD (ten thousand dollars) is available and can only be used in single transaction
2. For Down Payment Assistance, the benefit may be used towards the Standard Home, Mobile Home, Manufactured Home, Prefabricated home, Construction Loan of a new build home (does not include purchase of land), or a Rent-to-Own (restricted to the second stage when applying for the loan in the conveying of ownership) purchase.
 - i. For purposes of this Policy, a "Mobile Home" shall mean a large trailer or transportable prefabricated structure that is situated in one particular place and used as a permanent living accommodation, and expressly excludes recreation vehicles (RVs), campers and Fifth Wheels.
 - ii. Breakdown of usage will have to be shown on the initial estimated cost to close.
 - iii. Down payment/Deposits and costs associated with closing as listed on your estimated cost to close document/invoice/ or similar document provided by the lender or vendor are the only approval items.
3. For construction loans, the benefit does not need to be accessed in a singular transaction due to different phases of the project but all payments must fit the description of down payment or deposit and all payments must be for the same build.
4. Down Payment Assistance benefit will be wire transferred to the escrow account for the purchase.
 - i. If the purchase is not being handled by a lender, ie. a private mobile home sale the check will be issued directly to the seller and a valid W-9 must be provided.

LIMITS ON DISTRIBUTION-----

- 1) Down Payment Assistance cannot be combined, only one benefit per home purchase.
- 2) Down Payment Assistance cannot be used to pay down principle, interest, taxes, etc. on existing mortgage or construction loan.
- 3) Down Payment Assistance cannot be used on the purchase of a recreational vehicle (RVs), camper or Fifth Wheel
- 4) Down Payment Assistance cannot be used towards a raw land purchase.
- 5) Down Payment Assistance cannot be used to purchase a vacation home.
- 6) Down Payment Assistance cannot be used to pay for new construction to add on to an already existing home.
- 7) Earnest money is not an eligible expense for Down Payment Assistance.
- 8) The home being purchased must meet minimum property standards with concerns to safety, security, and soundness as outlined by U.S. Department of Housing and Urban Development.
- 9) The Tribe will not provide or submit a home purchase "gift letter" at any point in the down payment process, as this assistance is identified by the Tribe as a general welfare benefit.
- 10) The Tribe will not provide a letter to underwriting that "guarantees" funding from the Tribe's General Welfare Consolidated Assistance in order to qualify for the home loan



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APPLICATIONS CAN BE SCANNED, FAXED, MAILED OR HAND DELIVERED TO THE

SNOQUALMIE TRIBAL OFFICE AT:

ATTN: HOUSING DEPARTMENT

FAX: (206) 202-4535

MAIL: P.O. 969, SNOQUALMIE, WA 98065

EMAIL: HOUSING@SNOQUALMIETRIBE.US

PERSONAL INFORMATION

Name of Tribal Member: _____

Current Address: _____

City, State, and Zip: _____

Phone (or best contact number): _____ Enrollment number: _____

Email _____

BASIC INFORMATION

Address of Home for Purchase: _____

City, State, and Zip: _____

Lender (point of contact name & number): _____

(We will contact this individual only if needed.)

Estimated Closing Date: _____

(It is the responsibility of the Tribal Member to update us if this date changes.)

Estimated Down Payment & Cost to Close: \$ _____

The Snoqualmie Tribal Council wishes to ensure that no tribal member in the community will be without basic fundamental necessities of life. The General Welfare Policy ("Policy") will not completely fund all members' financial and other needs, but is designed to lessen the burden of living expenses in their everyday lives. It is the intent of the Tribal Council that the Policy be funded from the Tribe's general fund, which will not be subject to state or federal taxation and will not reduce fixed income or other benefits of the recipients.

I certify the information contained in this application is complete and accurate to the best of my knowledge. I understand that I am signing this application under penalty of criminal prosecution if I knowingly give false information which results in payment to which I am not entitled. By signing I agree that the Down Payment Assistance Program may contact other tribal programs and my lender for pertinent information as it applies to this application.

Signature: _____ Date: _____