



**CITY OF BLUE SPRINGS  
FIRST TIME HOME BUYER  
2018-2019 APPLICATION PACKET**

**First Time Home Buyer Application Checklist**

Name: \_\_\_\_\_ Closing Date: \_\_\_\_\_

All forms and documents listed on this page should be completed and returned to the Community Development Department at the Municipal Annex (1304 W. Main St., Blue Springs). If you have any questions about the First Time Home Buyer Program, please contact Matt Wright at 816-220-4504 or [mwright@bluespringsgov.com](mailto:mwright@bluespringsgov.com).

**Please read through the Program Information before beginning the application process.**

- **Completed Application Checklist & Form (pages 1-11 of this packet)**  
**All information must be filled out completely or your application will not be accepted as complete.** Please type or write legibly in blue or black ink. Please do not cross out or white out any information. Please complete a new form if you have made a mistake. The completed application form includes the following:
  - General/Contact Information
  - Confidential Information
  - Income Documentation (see page 6 of application for complete checklist)
  - Certification of First Time Home Buyer(s)
  - Seller's Disclosure
  - Lead-Based Paint Disclosure (if home built before 1978)
  - Lead-Based Paint Inspection (if home built before 1978)
  - Signed grant agreement with address, property tax ID, and legal description
  
- **Lending Documentation**  
The Lender must provide the following documents before your application will be accepted as complete:
  - Memorandum of Understanding between the City and the Lender (if not already an approved lender).
  - Copy of Pre-Approval Letter
  - Copy of Good Faith Estimate
  - Copy of Residential Loan Application
  - Copy of Appraisal
  - Copy of Real Estate Contract
  - Closing Statement detailing the breakdown of the funds requested (closing costs and/or down payment assistance)
  - Name and address of Title Company that will perform the closing (may be accepted after approval)

- **Class Certificate**

A homebuyer education class is required to be completed prior to grant approval and is offered by the City free of charge. Once an application is received, you will be given the contact information to the instructor to schedule a class time. Other homebuyer education courses provided by your lender may be accepted. A class certificate stating you have successfully completed a homebuyer education course is required to be submitted prior to grant approval.

**The following documents are included as references as an attachment , but do not need to be submitted with your application unless a Memorandum of Understanding is required from your lender:**

- **Subordinate Deed of Trust**

This document will be provided to you after grant approval and must be signed at closing and recorded at Jackson County. This puts a 3-year lien on the property that prevents the sale of the property during that time period. Once the 3-year lien period is completed, the City will release the lien on your property.

- **Promissory Note**

This document will be provided to you after grant approval and must be signed at closing, recorded, and returned to the City with the recorded Deed of Trust.

- **Participating Lenders**

This is the City's current list of participating lenders and will be updated as needed. If your lender is not on the list of participating lenders, they are required to submit the Memorandum of Understanding form with your application.

- **Memorandum of Understanding**

This document is only required if your lender is not a participating lender and wishes to participate in the program.

- **Protect Your Family from Lead in Your Home**

All homebuyers purchasing a home built before 1978 are required to be provided this disclosure. You are strongly encouraged to review the disclosure for information on lead-based paint. A lead-based paint inspection is required to be completed prior to grant approval. Any lead-based paint hazards identified must be abated and cleared prior to grant approval.



**CITY OF BLUE SPRINGS  
FIRST TIME HOME BUYER  
2018-2019 APPLICATION**

**GENERAL INFORMATION**

**Applicant:** \_\_\_\_\_  
 Last First Middle

**Co-Applicant:** \_\_\_\_\_  
 Last First Middle

**Current Address:** \_\_\_\_\_  
 Street  
 \_\_\_\_\_  
 City State Zip

**Contact:** Home: (\_\_\_\_)-\_\_\_\_-\_\_\_\_ / Cell: (\_\_\_\_)-\_\_\_\_-\_\_\_\_ / Work: (\_\_\_\_)-\_\_\_\_-\_\_\_\_  
 Email: \_\_\_\_\_

**APPLICANT CONFIDENTIAL INFORMATION**

List all household members that will be living in the property, including the applicant's/co-applicant's:

Name	Social Security Number	Sex	Age	Date of Birth	Relationship to Applicant
1. _____	____/____/____	____	____	____/____/____	_____
2. _____	____/____/____	____	____	____/____/____	_____
3. _____	____/____/____	____	____	____/____/____	_____
4. _____	____/____/____	____	____	____/____/____	_____
5. _____	____/____/____	____	____	____/____/____	_____
6. _____	____/____/____	____	____	____/____/____	_____
7. _____	____/____/____	____	____	____/____/____	_____
8. _____	____/____/____	____	____	____/____/____	_____

Total Household Size (including the applicant and co-applicant): \_\_\_\_\_

**Racial Characteristics (You must select at least one):**

One Race Household:

- \_\_\_\_ White
- \_\_\_\_ Black/African American
- \_\_\_\_ Asian
- \_\_\_\_ American Indian/Alaskan Native
- \_\_\_\_ Native Hawaiian/Other Pacific Islander

Multi-racial Household:

- \_\_\_\_ American Indian/Alaskan Native & White
- \_\_\_\_ Asian & White
- \_\_\_\_ Black/African American & White
- \_\_\_\_ American Indian/Alaskan Native & Black/African American
- \_\_\_\_ Other Multi-Racial

Are you also Hispanic? Yes \_\_\_\_ No \_\_\_\_

Are you also Hispanic? Yes \_\_\_\_ No \_\_\_\_

Are you an employee, agent, consultant, officer, or elected or appointed official of the City of Blue Springs or of any other local agencies receiving the City's CDBG funds?

Yes

No

If yes, please explain your connection: \_\_\_\_\_

Are you a Female Head of Household?

Yes

No

Are you a current Blue Springs resident?

Yes

No

If so, how long have you been a resident?: \_\_\_\_\_

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I hereby certify that:

1. I am eighteen (18) years of age or older, and
2. I am a citizen of the U.S. or have declared such intentions, and
3. I am not presently a homeowner or the owner of other residential property, or I am a single parent, or a displaced homemaker, and
4. I meet the minimum income requirements.

I hereby submit my application for the City Blue Springs's First Time Home Buyer Program. I further certify that all information in this application and all information furnished in support of this application is true and complete to the best of my knowledge and belief. Verification of information contained in this application may be obtained from any source named herein. I understand that my application is subject to termination if it is determined that I knowingly made a false statement or misrepresentations. I further agree and understand the City of Blue Springs will utilize the information in this questionnaire ONLY for the purpose of approval or denial of my mortgage assistance application.

\_\_\_\_\_  
**APPLICANT'S SIGNATURE**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**CO-APPLICANT'S SIGNATURE**

\_\_\_\_\_  
**DATE**

Blue Springs is an equal opportunity community and does not discriminate against any individual regardless of gender, race, creed, color, religion, national origin, age, handicap, or sexual orientation.

**INCOME INFORMATION**

List all incomes of all adult persons in the household 18 years of age and older.

	Name	Age	Income Sources
Person #1	_____	_____	Employment: \$ _____
Employer(s):	_____		Social Security: \$ _____
			SSI Income: \$ _____
			Pension: \$ _____
			AFDC: \$ _____
			Child Support: \$ _____
			Other Income: \$ _____
			<b>Total Income for Person #1: \$ _____</b>

	Name	Age	Income Sources
Person #2	_____	_____	Employment: \$ _____
Employer(s):	_____		Social Security: \$ _____
			SSI Income: \$ _____
			Pension: \$ _____
			AFDC: \$ _____
			Child Support: \$ _____
			Other Income: \$ _____
			<b>Total Income for Person #2: \$ _____</b>

	Name	Age	Income Sources
Person #3	_____	_____	Employment: \$ _____
Employer(s):	_____		Social Security: \$ _____
			SSI Income: \$ _____
			Pension: \$ _____
			AFDC: \$ _____
			Child Support: \$ _____
			Other Income: \$ _____
			<b>Total Income for Person #3: \$ _____</b>

Total Annual Household Income (add total incomes for each person on page 4): \$ \_\_\_\_\_

The following documentation is required as proof of household income:

- A signed IRS Tax Return / 1040 Long Form (tax year 2017 if before April 15, 2019 / tax year 2018 if after April 15, 2019)
- Proof of employment and/or income (at a minimum, the last 2 pay stubs to determine current income). \*Any adult not employed must prepare a signed and notarized statement stating they are not currently employed and have no sources of income.
- Award letters for social security, SSI (supplemental security income), and AFDC (aid to families with dependent children)
- Pension
- Unemployment insurance, disability or workmen's compensation
- Child support
- Any other income received

**Additional income documentation may be requested. Please note that overtime, bonuses, and seasonal income is still counted as income regardless if it is regularly or sporadically anticipated.**

Indicate below any changes of income status from previous tax year or recent pay stubs as a result of circumstances such as marriage, divorce, death, unemployment, etc. Documentation is required.

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**I certify that the information provided is a true and correct report as of the date set forth opposite my signature of all household income.**

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

**CERTIFICATION OF FIRST TIME HOME BUYER**

Date \_\_\_\_\_ Lender Name \_\_\_\_\_

Borrower \_\_\_\_\_  
(Print Name)

Co-Borrower \_\_\_\_\_  
(Print Name)

I/We hereby certify that I/we have not owned real property at any time during the last three years.

Borrower \_\_\_\_\_  
(Signature)

Co-Borrower \_\_\_\_\_  
(Signature)

I am a single parent.

Borrower \_\_\_\_\_  
(Signature)

Co-Borrower \_\_\_\_\_  
(Signature)

STATE OF MISSOURI        )  
                                  ) ss.  
COUNTY OF JACKSON     )

On this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me personally appeared \_\_\_\_\_ to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the State aforesaid, the day and year first above written.

Notary Public: \_\_\_\_\_ My Term Expires: \_\_\_\_\_

## SELLER'S DISCLOSURE

1. I, \_\_\_\_\_, am presently the owner of property located at the following common address,  
  
\_\_\_\_\_
2. The property referred to in (1) above has not been occupied by a tenant at any time within the past 90 days.
3. I understand that the property is being purchased with Federal Assistance through the City of Blue Springs' First Time Home Buyer Program, which is funded through the Department of Housing and Urban Development CDBG Program.
4. I understand that the property will not be taken by eminent domain.
5. I understand that the estimated fair market value of the property located at the above listed address is \$\_\_\_\_\_.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

STATE OF MISSOURI            )  
  )    ss.  
COUNTY OF JACKSON        )

On this \_\_\_\_ day of , 20\_\_\_\_ , before me personally appeared \_\_\_\_\_ to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the State aforesaid, the day and year first above written.

Notary Public: \_\_\_\_\_ My Term Expires: \_\_\_\_\_



**Seller Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards  
(Required if the home was built prior to January 1, 1978)**

**Lead Warning Statement**

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. **A risk assessment or inspection for possible lead-based paint hazards is required prior to closing for all homebuyers purchasing a home built before 1978 with CDBG grant funds.**

**Seller's Disclosure**

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) \_\_\_\_\_ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

\_\_\_\_\_  
 (ii) \_\_\_\_\_ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) \_\_\_\_\_ Seller has provided the purchaser with all available records and reports pertaining to lead based paint and/or lead-based paint hazards in the housing (list documents below).

\_\_\_\_\_  
 (ii) \_\_\_\_\_ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

**Purchaser's Acknowledgment (initial)**

(c) \_\_\_\_\_ Purchaser has received copies of all information listed above.

(d) \_\_\_\_\_ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

**Agent's Acknowledgment (initial)**

(e) \_\_\_\_\_ Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

**Certification of Accuracy**

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____ Seller	_____ Date	_____ Seller	_____ Date
_____ Purchaser	_____ Date	_____ Purchaser	_____ Date
_____ Agent	_____ Date	_____ Agent	_____ Date



## FIRST TIME HOME BUYER PROGRAM GRANT AGREEMENT

**THIS AGREEMENT** entered into this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between the **City of Blue Springs, Missouri**, hereinafter referred to as "CITY" and \_\_\_\_\_, hereinafter referred to as "**OWNER**."

WITNESSETH: FOR AND IN CONSIDERATION of the mutual covenants and agreements herein contained the parties agree as follows:

1. The CITY agrees to grant an amount not to exceed **THREE THOUSAND AND NO/100 DOLLARS (\$3,000)** for acquisition of a single-family residence, which is commonly known as:

**Property Address:** \_\_\_\_\_

**Parcel ID:** \_\_\_\_\_

**Legal Description:**

(hereinafter referred to as PROJECT).

2. OWNER states that he/she agrees to adhere to this Agreement and all other rules, laws and policies of the City, State of Missouri, Department of Housing and Urban Development (24 CFR Part 570), applicable to the CDBG Program, for a period of **three (3) years**.
3. OWNER agrees to secure mortgage financing prior to obligation of funds for project.
4. OWNER understands that upon closing of sale said project grant funds will be advanced to the lending institution providing financing.
5. OWNER certifies that all income information presented is true and correct and understands that Section 1001 of title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the U.S. as to any matter within its jurisdiction. Owner also understands that any false statements given in regard to the above may result in investigation or possible prosecution by the Attorney General's Office.
6. OWNER agrees, for a period of **three (3) years** from date of closing, that they will occupy project as principle residence.

7. OWNER agrees not to convert the dwelling unit to a rental unit for a period of **three (3) years** from date of closing.
8. This is a Grant paid directly to the lending institution for expenses incurred by the OWNER applicant for a total not to exceed \$3,000, disbursed as follows: a) 50% of down payment up to \$3,000, AND/OR, b) reasonable closing costs, AND/OR, c) a combination of a and b. The CITY will require repayment of the entire grant amount by the OWNER if the OWNER violates any of the requirements specified in this Agreement.
9. To ensure enforcement of program requirements, the OWNER will sign a **First Time Home Buyer Program Subordinate Deed of Trust** and a **First Time Home Buyer Program Subordinate Promissory Note** to be filed at the Jackson County Recorders Office, upon closing, for all sections of this agreement AND; the OWNER consents to the CITY taking all steps necessary to verify compliance with all sections of this agreement. Said program requirements shall run with the land so long as the **Promissory Note and Deed of Trust** is in effect.
10. OWNER shall immediately notify CITY in writing of any change in mailing address by United States certified mail, return receipt requested. For purposes of notification, the following shall serve as addresses of the respective parties:

OWNER: \_\_\_\_\_

Address: \_\_\_\_\_

Blue Springs, MO

CITY: City of Blue Springs  
 CDBG Administrator  
 903 W. Main Street,  
 Blue Springs, Missouri 64015

11. The Agreement is not assignable by OWNER without written agreement by CITY.
12. This agreement shall be governed in accordance with the laws of the State of Missouri.
13. In the event that the CITY has determined that the OWNER has failed to comply with this agreement, the CITY shall notify the OWNER of the nature of the failure and of the actions of OWNER required to correct the deficiency, which may include repayment of grant funds to the CITY. If OWNER fails to correct the deficiencies within the time specified by CITY, CITY will take appropriate action to enforce this Agreement up to and including acceleration of the Promissory Note and foreclosure of the Deed of Trust.

IN WITNESS WHEREOF, the parties have executed this agreement the day and year first above written.

**OWNERS**

By \_\_\_\_\_

Name \_\_\_\_\_

By \_\_\_\_\_

Name \_\_\_\_\_

**CITY OF BLUE SPRINGS, MISSOURI**

By \_\_\_\_\_

Eric Johnson, City Administrator