



HOUSING & REDEVELOPMENT AUTHORITIES  
OF CUMBERLAND COUNTY

*Better Places, Better Lives*

Cindy Wise  
*Executive Assistant*

### Approval Letter

<Date>

<Name>

<Address>

<Address>

Dear <Name>:

I am pleased to inform you that you have been chosen to receive assistance through the Cumberland County Down Payment and Closing Cost Assistance Program in the amount of \$3,000/\$5,000. The assistance is a 3 to 1 match of your own funds. You must spend \$1,000/\$1,667 of your own funds to receive the full \$3,000/\$5,000 in assistance. All these funds (the assistance and your own funds) are to be used for the purchase of your home. You cannot contribute more than \$30,000 to purchase your home and still be eligible for this assistance. This \$30,000 would include your own funds, any gift funds and seller assistance combined.

This award is contingent upon compliance with the Program Guidelines. You will need to provide this office with the following items **before settlement**. Please email [cwise@cchra.com](mailto:cwise@cchra.com), mail or fax (717-249-4071) these documents to this office to my attention as soon as they are available. **You will not receive the funds unless all the required documentation is received by this office.**

- 1.) A Copy of the Agreement of Sale
- 2.) A copy of your Loan Estimate
- 3.) A copy of evidence of homeowner's insurance listing the **Redevelopment Authority of Cumberland County, 114 N. Hanover Street, Carlisle, PA 17013** as a second mortgagee.
- 4.) You must inform me of the name, email, address and telephone number of: your lender, your real estate agent, and the settlement agent.
- 5.) ***I will need to know to whom to write the grant check at least TWO weeks prior to settlement***
- 6.) You must inform me of the date, time and place of settlement.
- 7.) I must approve the Closing Disclosure before settlement.

**Please sign and return by <Date>**

Prior to settlement, we will provide the assistance check and grant. At settlement, you will be required to sign the **Grant Agreement** agreeing to the five-year forgivable lien placed on the property. A copy of the agreement is enclosed for your review. Please read this carefully. If you sell the house or no longer use it as your principal place of residence within the period of five years, you will be required to pay back whatever funds have not been forgiven.

**To accept this assistance, please sign and return a copy of this letter by <Date>. Please sign and keep the other copy of this letter for your records.** You may be required by your lender to show that you have in fact been approved for this assistance program. You can refer to your copy of the letter as you move toward your settlement date. Please provide me with the additional necessary documents and information regarding your settlement as the information becomes available.

**Upon acceptance of this assistance, you may close on a mortgage loan for the purchase of a single-family home in Cumberland County between <Return date> and <6 months date>. If you do not close on a mortgage by the expiration date, you must be under contract by <6-month date> to keep your assistance.**

If you have any questions, please do not hesitate to call me.

Sincerely,

*Cindy Wise*

Cindy Wise  
Executive Assistant

I/We, <Name>, <Address>, do hereby accept the award of assistance for down payment and closing costs offered on **<Mail date>** in an amount of **\$3,000/\$5,000**.

I/We understand that this award is contingent upon the conditions listed in the acceptance letter, as well as any additional requirements that may be listed in the commitment letter or loan documents.

\_\_\_\_\_  
<Name>

\_\_\_\_\_  
Date

\_\_\_\_\_  
<Name>

\_\_\_\_\_  
Date