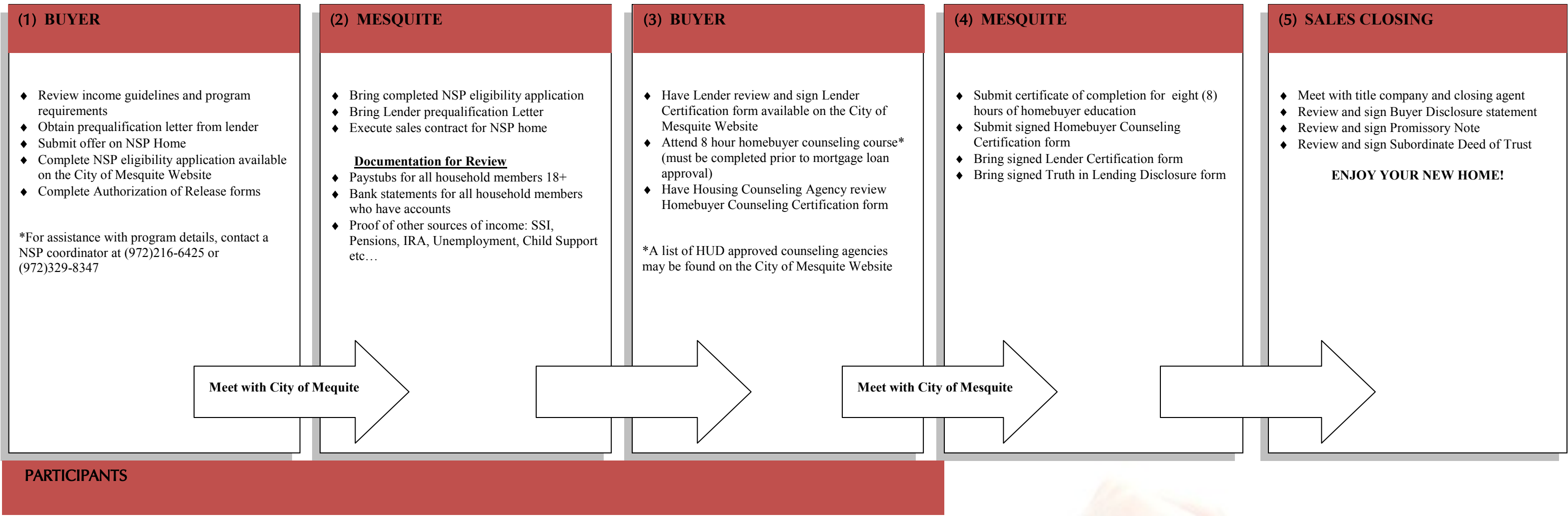


NSP Homebuyer Process



BUYER – Buyer will need to be aware of the following documents:

- ◆ NSP eligibility application*
- ◆ Lender Certification form*
- ◆ Truth in Lending Disclosure form
- ◆ Buyer disclosure form
- ◆ Homebuyer Counseling Certification Form*
- ◆ Promissory Note
- ◆ Subordinate Deed of Trust

*Documents available on the City of Mesquite Website

BUYER'S REALTOR –

- ◆ Assists Buyer in obtaining financing
- ◆ Works with Buyer in selecting NSP home
- ◆ Coordinates with City of Mesquite in showing NSP homes
- ◆ Submits offer on NSP home
- ◆ Helps Buyer with sales closing

MESQUITE –

- ◆ Reviews prequalification letter
- ◆ Conducts NSP eligibility for Buyer
- ◆ Provides assistance for closing costs
- ◆ Provides Truth in Lending Disclosure form
- ◆ Prepares documents for sale closing

*For assistance during the NSP process, Buyer may contact a NSP coordinator at (972)216-6425 or (972)329-8347

CITY'S REALTOR –

- ◆ Works with Buyer in selecting NSP home
- ◆ Coordinates with City of Mesquite in showing NSP homes
- ◆ Reviews offer on NSP homes
- ◆ Helps Buyer with sales closing

LENDER –

- ◆ Provides Buyer with prequalification letter
- ◆ Provides Buyer with loan funding
- ◆ Provides Good Faith Estimate (GFE)
- ◆ Provides Buyer with signed Lender Certification form

TITLE COMPANY –

- ◆ Conducts title search on property
- ◆ Serves as escrow agent for earnest money
- ◆ Ensures closing documents are signed by all participants
- ◆ Collects legal documents for recording

