



## St. Joseph's Hospital Guaranteed Mortgage Program

### *Check List*

Please use this checklist to get started on the right path to purchasing a home:

\_\_\_\_\_ 1. *Contact* Home HeadQuarters, Inc. at 474-1939 or the Northeast Hawley Development Association (NEHDA) at 425-1032 to learn about services and education to help you purchase a home. Be sure to ask about money toward down payments at both agencies, and Home Value Protection at Home HeadQuarters. (*Note: You **must** complete homebuyer education before purchasing a home in order to be eligible for certain special offers.*)

\_\_\_\_\_ 2. *Find* a home that is within the program's catchment area either through a realtor or on your own. (*Note: If you find a home that is "For Sale by Owner" and you do not have a realtor you should always consult with an attorney before proceeding.*)

\_\_\_\_\_ 3. *Complete* a St. Joseph's Hospital Guaranteed Mortgage Program Application and submit to the Human Resource Department at St. Joseph's Hospital Health Center (applications available in Human Resource and online at [www.sjhsyr.org](http://www.sjhsyr.org)).

\_\_\_\_\_ 4. *Wait* for approval at St. Joseph's, but in the mean time...

\_\_\_\_\_ 5. *Review* the list of banks (lending institutions) and products offered by each under the St. Joseph's Guaranteed Mortgage Program. This can be found at [www.sjhsyr.org](http://www.sjhsyr.org) or in the Human Resource Department at St. Joseph's. Choose a bank that fits your needs.

\_\_\_\_\_ 6. *Apply* for a mortgage at the lending institution of your choice.

\_\_\_\_\_ 7. *Submit* a purchase offer: Determine a price agreeable to both you and the seller.  
*Note: Negotiating a price is typically communicated between the realtors or attorneys, not you.*

\_\_\_\_\_ 8. *Once* you agree upon a price and receive mortgage approval, you will follow detailed instructions for your closing. Your closing is when you complete the necessary paperwork with an attorney, mortgage lender and seller(s) for the house to become yours.

\_\_\_\_\_ 9. *Maintain* contact with Home HeadQuarters, Inc., NEHDA, and St. Joseph's for ongoing information regarding home improvement grants, loans, and other special offers.