



creating homeowners  
building community

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Greetings,

Thank you for your interest in the **Project Reinvest: Homeownership Down Payment Program**. NeighborWorks Home Partners (NWHP) is happy to help you during this exciting time in the home buying process!

**You can expect the process to take 40 days from the day you submit these first documents until the day you close on your house.** NWHP has reached out to your lender to make them aware of this timeline and the specific steps that need to be completed at each stage to process your loan for closing. Here is an overview of this timeline.

**at least 40 Days prior to Closing:**

- You can access your online account at <https://nwhomepartners.neighborworkscompass.org/>
- You must upload scanned copies of income and asset documents. (see attached "Required Documents Checklist") This starts the Eligibility Analysis.

**at least 30 Days from closing:**

- Five business days (Monday to Friday) after your file is reviewed, NWHP will issue a "Conditional Commitment Letter" to you and your lender, along with your loan application and disclosure documents.
- The Conditional Commitment Letter will list any additional items that are missing from your file. It is critical that you provide any missing information to us as quickly as possible, to ensure timely processing of your Project Reinvest: Homeownership program application.
- After you have reviewed and signed the documents, scan and upload them into your online account.

**at least 14 Days from closing:**

- Your first mortgage lender must provide a complete First Mortgage Loan Package at least 14 business days prior to the closing date listed on your Purchase & Sales Agreement or Addendum (if applicable).
- Once the First Mortgage Loan Package is complete and reviewed, NWHP will issue a "Final Commitment Letter" (final approval letter listing any remaining conditions) and preliminary Closing Disclosure.
- You, the borrower, must review and sign the documents – Final Commitment Letter and preliminary Closing Disclosure - scan and upload into your online account, fax or deliver.

**3 Days from closing:**

- Your first mortgage lender must provide specific Clear-To-Close documentation to NWHP at least 3 business days (Monday-Friday) prior to the closing date.

We appreciate your cooperation and welcome your questions.

Thank you,

NWHP Down Payment Team

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