CITY OF JOPLIN HOMEBUYER ASSISTANCE PROGRAM (J-HAP)
Closing Guidance (Updated 5/12/2014)

J-HAP Applicants must take the following steps during the closing process:

1. **Scheduling a Closing Date**
   Applicants are urged to schedule their closing on a Friday. The City of Joplin can only issue the assistance checks on Fridays. Scheduling the closing on a Friday will allow the shortest turn around for applicants to receive their J-HAP assistance checks.

2. **Submit Required Documents**
   The following documents must be submitted to the City nine (9) days before closing. Example: For a closing on Friday, May 23rd all closing documents must be submitted to the City by Wednesday May 14th
   - *Radon Testing Results (Testing is only applicable to new construction and should be coordinated with City as soon as construction is completed)*
   - Seller and Buyer's Occupancy Certification
   - Appraisal and Copy of the Sales Contract
   - Final Settlement Statement (Adjustment increases will not be considered in the final award; Reductions in the final settlement statement must be repaid to the city)
   - Lender selection of Second Mortgage or Deed Restriction to be recorded at sale. Deed Restriction/Second Mortgage template will be provided by the City upon request.

3. **Next Steps**
   - The City will calculate the assistance amount based on the final settlement statement
   - The City will process the check request for the award and send a final letter indicating the assistance amount to the applicant, lender and title company

4. **Closing (Friday)**
   - Applicant or a representative should arrange to pick up the check from the City after 9:00 AM on Friday
   - Second Mortgage or Deed Restriction must be signed at closing and recorded with closing documents
   - Notice for Request of Foreclosure must be signed at closing and recorded
   - Copies of all closing documents must be provided to the City of Joplin on the day of closing
   - Fully recorded copies will also need to be provided once recording occurs

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Closing Document Checklist:

Name of Recipient: Address of Recipient:	
Applicant/Lender Documents Required the nine (9) days Before Closing:	
☐ Signed J-HAP Agreement	☐ Seller and Buyer's Occupancy Certification
☐ Radon Testing (Only New Construction)	☐ Copy of the Sales Contract
☐ Appraisal	☐ Final Settlement Statement
☐ Deed Restriction/2nd Deed of Trust	☐ Request for Notice of Foreclosure
City Tasks Before Closing:	
☐ Process Deed Restriction/2nd Deed of Trust*	☐ Send Final Assistance Award letter*
☐ Process Request for Notice of Foreclosure*	☐ Process Check Request*
Applicant/Lender Documents Required at or After Closing:	
☐ Copy of Check/Check Request*	☐ Copies of All Closing Documents
☐ Signed Request for Notice of Foreclosure	☐ Fully Recorded Copies
☐ Signed Deed Restriction/Second Mortgage	

*City Task