

Jonathan R. Butler, *Director*  
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**PATHWAY TO PURCHASE  
First Time Homebuyers Assistance  
INELIGIBLE FEES THAT MAY NOT BE PAID FROM BUYER(S)  
PATHWAY TO PURCHASE FUNDS**

- Realtor Admin or Flat Fee over \$350.00 WILL BE PAID FROM BUYERS(S) OWN FUNDS
  - Realtor/Broker Fee or Consultant fee
  - Realtor Commission
  - Homeowners warranty
  - Creditor Collections
  - Mobile, Notary or Witness Closing Fee
  - Termite Treatment
  - Radon Testing and or Treatment / Mold Testing and or Treatment
- Bond Fees / Mortgage Credit Certificate Fees**

**BUYER(S) ITEM PAID OUTSIDE OF CLOSING (POC'S)**

1. EARNEST MONEY DEPOSIT
2. APPRASIAL
3. CREDIT REPORT
4. HAZARD INSURANCE POLICY
5. HOME INSPECTION
6. TERMITE REPORT
7. EIGHT HOUR HOUSING COUNSELING CLASS
8. HQS INSPECTION

**BUYER(S) CAN NEVER EVER RECEIVE ANY CASH BACK AT CLOSING. THE TITLE COMPANY WILL BE ADVISED TO REDUCE THE SELLER CREDIT.**

Date: \_\_\_\_\_