



TOHONO O'ODHAM KI:KI ASSOCIATION

P.O. Box 790

Sells, Arizona 85634

Office - (520) 383-2202

Down Payment Assistance (DPA)

- TOKA will match dollar for dollar up to \$10,000 *(The DPA amount is conditional to the borrower's personal contribution, cannot be matched to other grants or lender/builder credits.)*
- Zero interest on second or third lien
- Must be primary residence. **(You cannot own multiple properties)**
- Must not sell home within 5 years or borrower forfeits DPA; DPA reduces by 20% every year. *(i.e. Borrower sells home after two (2) years, they will owe TOKA 60% of DPA)*
- Not eligible for repeat borrowers
- **New home builds won't reserve until two (2) months before the estimated COE**

Step 1) Documents needed to reserve funds for the TOKA DPA

- Buyer to provide:
 - PDF of Front and back - Driver's License and Tribal ID or CIB
- Lender to forward:
 - Form 1003
 - Signed Purchase Agreement
 - Loan Estimate

Step 2) TOKA will send TOKA DPA Loan Approval via email to Lender after Step 1 is complete. TOKA will need the following Documents to Wire funds

- Closing Disclosure with the borrower's down payment contribution (Deposit + cash to close + prepaid items) matched to the DPA Loan amount. (Submit a preliminary CD prior to **Final CD** listing **TOKA DPA** in the section L titled "Paid Already by or on Behalf of Borrower at Closing")
- Preliminary Title Commitment from Escrow Agent. (We will need the **Title Commitment with live links** to copies of the recorded documents referenced in it)
- Wiring Instructions.

Step 3) The borrower will need to sign the following documents at closing

1. TOKA DPA Loan - Deed of Trust
2. TOKA DPA Loan - Loan Agreement
3. TOKA DPA Loan - Promissory Note