



COWESSESS FIRST NATION
URBAN OFFICE
A – 107 Albert Street
Regina, Saskatchewan S4R 2N3
Office: 306-522-5558
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Cowessess First Nation – Urban Office Home Ownership Program (HOP)

Guidelines and Application

Designed specifically as a pilot project and will be reviewed from time to time, this project will assist in the future development and research of further ownership programs and may be used as a model in creating other similar programs.

Once you have met the following criteria and have been approved you will qualify for 5% of your Mortgage to the maximum of \$5,000.

Your responsibility to the program will entail the following criteria:

1. Must be legally registered Cowessess First Nation #73 band member(s).
2. Must be a first time homeowner and provide a signed declaration proof of first time homeowner.
3. Must provide a verification of employment and salary.
4. Must provide documentation from a Financial Institution that you have been approved for a Pre-Approved Mortgage.
5. You must have sufficient funds for closing costs (land titles, lawyer fees, insurance etc.)
6. Purchase of rent –to-own units **do not qualify** for HOP.
7. All HOP Applications must be fully completed before they will be reviewed.
8. If purchasing your home with cash you must submit a copy of the certified cheque and title deed to the home.
9. Other criteria that may have been established from time to time.

Please fill out the following application as fully and accurately as possible. Remember, any missing information may slow down the process for approval OR result in denial. Add any additional information that you feel will aid in your application.

APPLICATION FOR HOME OWNERSHIP PROGRAM

Date of Application: _____

Full Name: _____

Current Address: _____

City/ Province: _____

Postal Code: _____

Work: _____

Home: _____

10 Digit Status No.: _____

Date of Birth: _____

Marital Status: _____

ARE YOU A NEW FIRST TIME HOME OWNER YES NO

Date you expect to take possession if approved: _____

***A letter confirming your Pre-Approval for Mortgage must contain letter head of institution and contact name(s) of an authority for the Institution.**

EMPLOYMENT VERIFICATION:

Employers Name: _____

Address: _____

Supervisor: _____

Telephone: _____, Facsimile: _____

HOP CHECKLIST:

- Must be legally registered Cowessess First Nation #73 band member(s).
- Must be a First Time Homeowner and provide a signed declaration of proof of first time homeowner.
- Must provide a verification of employment and salary.
- Must provide documentation from a Financial Institution that you have been approved for a Pre-Approved Mortgage (this document does not need to be submitted if purchasing your home with cash)
- You must have sufficient funds for closing costs (land titles, lawyer fees, insurance etc.)
- Once you have negotiated the purchase price, a copy of the signed document must be submitted to the Urban Office.
- The 5% will calculated to the purchase price; in the event the 5% exceeds \$5,000 then the applicant will be entitled to the maximum amount allotted under the program.
- If purchasing your home with cash you must submit a copy of the certified cheque and title deed to the home

To be eligible to receive money under this program, applicants must submit an application prior to closing on their first home purchase. There shall be no grant available for applicants who apply to the HOP after they have completed the closing paperwork.

The Cowessess First Nation #73 Chief and Council and membership wish you all the luck in your endeavors and that the purchase of your new home is a dream that has been fulfilled