



CITY OF DELTONA
PLANNING AND DEVELOPMENT SERVICES
COMMUNITY DEVELOPMENT-HOUSING PROGRAM
2345 Providence Blvd, Deltona, FL 32725
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DELTONA SHIP PROCESS FOR DOWNPAYMENT ASSISTANCE

STEP 1:	Income Certification Process (Applicants approved for the program will receive a dated "Eligibility Letter" for PY 2008/2009.)	} 30 DAYS
STEP 2:	Submission of Sales Purchase Contract	} 90 DAYS
STEP 3:	Lender and Closing Agent Verification	
STEP 4:	Ordering Check - Pre-HUD must state SHIP Funds	} 30 DAYS
STEP 5:	<u>Closing Documents:</u> <ul style="list-style-type: none">• Final HUD• Lender Certification/Debt to Income Ratio• Appraisal• Title Commitment• First Mortgage and Note• Second Mortgage and Note (if Applicable)• Bids for Repairs (if Applicable)	

TOTAL TIME FRAME FOR SHIP ASSISTANCE  **60-120 DAYS**