

CASE STUDY EXAMPLE

Borrowers Downpayment Assistance

John & Jane Doe have one child. Jane is disabled and receives SSI. John works full time. Their household compliance annual income is \$33,000 or \$2,750 per month as shown on Line "A". They live in Spokane County. Based on the Income Chart, their income is just below 80% of their County's Area Median Income.

Based on the above information they are qualified for up to \$12,500 in downpayment assistance as shown on Line "B".

Details of Transaction

HomeChoice DPA Program allows for a minimum housing ratio of 25%. In this example, the PITI payment should be $\$2,750 \times .25$ which equals **\$687.50** as shown on Line "C". The home being purchased by the borrower is for \$124,000 (new construction, non-targeted) with a \$103,500 first mortgage loan amount. P&I payment based on 5.99% over 30 years equals \$619.87. Taxes, Insurance and Mortgage Insurance are \$138.33 per month for a PITI of \$758.20 as shown on Line "D". PITI/ Monthly Income equals $\$758/\$2,750 = 27.5\%$ (compliance front-end ratio). If the proposed payment is less than \$687.50, the amount of subsidy should be lowered to reach this level. In this example, the seller is paying the closing costs. Closing costs are approx. \$3,250. After all costs and current contributions are considered, the borrower needs \$20,500 to close this transaction as shown on Line "E".

Borrowers with payment ratios less than 25% do not qualify for any HomeChoice DPA subsidy and should apply for our House Key Plus DPA program, which provides up to \$5,000 in assistance depending on borrower qualification.

Assets Available

Borrower has \$13,750 in their savings and checking account. They also have \$1,200 in a mutual fund account and John has \$12,329 in a 401K. We only count Checking and Savings account balances so exclude the mutual fund and 401K. They have \$13,750 available to use towards downpayment and closing costs. They wish to contribute \$9,000 of their own money into the transaction leaving them \$4,750 in reserves after loan closing. The HomeChoice DPA Program allows a borrower to keep up to \$5,000 in liquid assets, checking and savings, after closing. In this scenario the number on Line "G" is \$9,000. Remember, the borrower must have two months PITI if the ratio is over 45%.

The borrowers' costs to close, Line "E" minus their contribution, Line "G" indicates the funds shortage to close, Line "H". Line "H" cannot exceed the lesser of Line "B" or Line "H".

Example Case Study Analysis Paper

Robert E. Stake



Example Case Study Analysis Paper:

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web mar 29 2019 over 80 000 people were on hand that night back in 2013 to see john cena defeat the rock for the wwe championship shop wrestlemania tickets money in the bank one of the more unique pay per view events on the wwe calendar is money in the bank which features ladder matches with a briefcase suspended in the air

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web wwe championship wwe wwe championship championship holder roman reigns time held 583 days wwe championships universal championship 2016 present wwe championship 1963 present world heavyweight championship 2023 present intercontinental championship 1979 present united states championship 1975

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web nov 2 2023 la knight is challenging roman reigns for the wwe universal championship at saturday s nov 4 crown jewel premium live event in the kingdom of saudi arabia this is by far the biggest match of knight s career he s going in as the clear underdog considering that roman has been the top champion in wwe for over three

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web jan 2 2022 the lettered sections shown above are considered ringside seating and are among the best seats in the house for wwe that being said some fans prefer to sit in the surrounding sections behind the ringside ones because it provides them more elevation to see all the action this is where the debate comes in for what the best seat is for wwe

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web oct 31 2023 iyo sky c vs bianca belair for the wwe women s title rey mysterio c vs logan paul for the united states championship cody rhodes vs damian priest john cena vs solo siko a sami zayn vs jd mcdonagh kickoff match not every nxt ple pre show has featured a match during the past year but several have

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web nov 4 2023 drew mcintyre fails to make his big moment at crown jewel by geno mrosko nov 4 2023 1 36pm edt when drew mcintyre got his moment it was during the covid pandemic that meant no one was around to see him win the wwe championship at wrestlemania and by the time fans came back to shows his time at the top was up

wwe raw where is wwe raw tonight november 6 2023 - Dec 18 2021

web the november 6 2023 episode of wwe raw will take place at the mohegan sun arena at casey plaza in wilkes barre township pennsylvania it has a capacity of around 10 000 seats and is also the

logan paul thinks he will have to be around more in wwe after - Mar 01 2023

web nov 6 2023 logan paul in just his eighth career match in professional wrestling defeated rey mysterio to win the united states championship at the crown jewel premium live event yesterday sat nov 4 2023 in riyadh saudi arabia now that he's a champion for wwe does that mean he's going to be around a lot more than the part time schedule

former wwe champion claims he introduced a new move at - Nov 28 2022

web 1 day ago a former wwe champion recently claimed to have introduced a new move during his match at the crown jewel premium live event the superstar in question is drew mcintyre the scottish warrior squared

wwe stock report john cena is the ultimate company man - May 23 2022

web nov 5 2023 stock down 1 john cena john cena was demolished by solo siko at crown jewel losing their match clean after taking 10 samoan spikes john hyped up this match as a must win because he needed to end his 2000 day streak of never winning a singles match on wwe tv or ppv but cena lost and the streak goes on which leaves