

# **Urban County Program Homebuyer Assistance Grant**

**Jose L. Salazar**

## **Client Contact Timeline**

### ***May 2006***

- The UCP receives a telephone call from Precinct #1 in reference to Mr. Salazar advising that he has applied for assistance and has been denied by our office.
- The UCP administers a file review and concludes that there has not been any loan documentation received by the client or his lender.
- The UCP contacts Mr. Salazar and requests the lender contact information for further investigation.
- The UCP contacts Independent Mortgage for more information and, in speaking with the agent that assisted Mr. Salazar, is advised that they (Independent Mortgage) never submitted loan documentation on Mr. Salazar's behalf as per their review and understanding of the UCP Homebuyer Assistance Program guidelines.
- Mr. Salazar is contacted by the UCP and advised of the outcome.

### ***June 2006***

- An appointment, as per Mr. Salazar is made, to speak to Diana R. Serna at the UCP office.
- On the afternoon of his appointment, Mr. Salazar telephones the UCP office and advises that he is unable to come to the office due to an illness therefore appointment is re-scheduled.
- Mr. Salazar speaks to Diana R. Serna at UCP office and advises of situation. Ms. Serna explains the UCP Homebuyer Assistance Program guidelines and provides a copy of the document to Mr. Salazar. She also requests that he obtain an approval for a mortgage loan and return to the UCP once this is done so that we may review for possible approval.

### ***February 2007***

- Loan information is submitted to the UCP by Jackson Mortgage Brokers.
- Request for assistance is denied due to excessive debt to income ratio. The UCP guidelines require a maximum of 35% for total housing debt and 45% for total yearly debt. As per the information provided by the lender, Mr. Salazar's total housing debt is 47% and total yearly debt is 86%. The UCP cannot forward for approval and a denial letter is mailed to Mr. Salazar.

### ***May 2007***

- Mr. Salazar submits a letter to the UCP in reference to his denial and requests information on how to file a grievance.
- The UCP – HOME Division fulfills Mr. Salazar's request and transmits grievance procedure.