

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".

Case Study Analysis Paper Example

Roger D. Wimmer, Joseph R. Dominick

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Encyclopedia of Case Study Research Albert J. Mills, Gabrielle Durepos, Elden Wiebe, 2009-10-21 Case study research has a long history within the natural sciences social sciences and humanities dating back to the early 1920 s At first it was a useful way for researchers to make valid inferences from events outside the laboratory in ways consistent with the rigorous practices of investigation inside the lab Over time case study approaches garnered interest in multiple disciplines as scholars studied phenomena in context Despite widespread use case study research has received little attention among the literature on research strategies The Encyclopedia of Case Study Research provides a compendium on the important methodological issues in conducting case study research and explores both the strengths and weaknesses of different paradigmatic approaches These two volumes focus on the distinctive characteristics of case study research and its place within and alongside other research methodologies

Key Features Presents a definition of case study research that can be used in different fields of study Describes case study as a research strategy rather than as a single tool for decision making and inquiry Guides rather than dictates readers understanding and applications of case study research Includes a critical summary in each entry which raises additional matters for reflection Makes case study relevant to researchers at various stages of their careers across philosophic divides and throughout diverse disciplines

Key Themes Academic Disciplines Case Study Research Design Conceptual Issues Data Analysis Data Collection Methodological Approaches Theoretical Traditions Theory Development and Contributions From Case Study Research Types of Case Study Research

Multiple Case Study Analysis Robert E. Stake, 2013-04-29 Examining situational complexity is a vital part of social and behavioral science research This engaging text provides an effective process for studying multiple cases such as sets of teachers staff development sessions or clinics operating in different locations within one complex program The process also can be used to investigate broadly occurring phenomena without programmatic links such as leadership or sibling rivalry Readers learn to design analyze and report studies that balance common issues across the group of cases with the unique features and context of each case Three actual case reports from a transnational early childhood program illustrate the author s approach and helpful reproducible worksheets facilitate multicase recording and analysis

Case Study Research in Practice Helen Simons, 2009-06-05 Case Study Research in Practice explores the theory and practice of case study research Helen Simons draws on her extensive experience of teaching and conducting case study to provide a comprehensive and practical account of how to design conduct and communicate case study research It addresses questions often raised by students and common misconceptions about case research In four sections the book covers Rationale concept and design of case study research Methods ethics and reflexivity in case study Interpreting analyzing and reporting the case Generalizing and theorizing in case study research Rich with tales from the field and summary memos as an aide memoire to future action the book provides fresh insights and challenges for researchers to guide their practice of case study research This is an ideal text for

those studying and conducting case study research in education health and social care and related social science disciplines Helen Simons is Professor Emeritus of Education University of Southampton

Research Methods for Students, Academics and Professionals Kirsty Williamson, 2002-07-01 Research is such an important subject for information professionals that there will always be a need for effective guides to it Research skills are a prerequisite for those who want to work successfully in information environments an essential set of tools which enable information workers to become information professionals This book focuses on producing critical consumers of research It also goes some way towards producing researchers in the fields of information management and systems The first edition of this book was enthusiastically received by researchers students and information professionals in Australia and beyond Reviews of the first edition considered it a worthwhile addition to any information professional s or research student s reference shelf Archives and it has a multi disciplinary focus with its authors being drawn from information management librarianship archives and recordkeeping and information systems The numerous examples throughout the book are drawn from these multiple disciplines The first edition of this book was road tested with students from several disciplines who are studying in several universities Its Introduction noted that In research terms the content have been refereed and found to be authoritative To this can be added the many satisfied users of the first edition

Evidence-Based Software Engineering and Systematic Reviews Barbara Ann Kitchenham, David Budgen, Pearl Brereton, 2015-11-04 In the decade since the idea of adapting the evidence based paradigm for software engineering was first proposed it has become a major tool of empirical software engineering Evidence Based Software Engineering and Systematic Reviews provides a clear introduction to the use of an evidence based model for software engineering research and practice

Case Study Research in Educational Settings Michael Bassey, 1999 Readers are taken through the various stages in conducting case study research including a helpful account of data collection and data analysis methods Structured narrative and descriptive approaches to writing case study reports are also discussed

Social Media Measurement and Management Jeremy Harris Lipschultz, 2024-08-01 This revised and updated textbook applies a critical and practical lens to the world of social media analytics Author Jeremy Harris Lipschultz explores the foundations of digital data strategic tools and best practices in an accessible volume for students and practitioners of social media communication This second edition expands upon entrepreneurship marketing and technological principles demonstrating how raising awareness sparking engagement and producing business outcomes all require emphasis on customers employees and other stakeholders within paid earned social and owned media It also looks to the future examining how the movement toward artificial intelligence and machine learning raises new legal and ethical issues in effective management of social media data Additionally the book offers a solid grounding in the principles of social media measurement itself teaching the strategies and techniques that enable effective analysis It features theoretical and practical advice a comprehensive glossary of key terms and case studies from academic and industry thought leaders A

perfect primer for this developing industry this book is ideal for students scholars and practitioners of digital media seeking to hone their skills and expand their bank of new tools and resources

Case Study Research in Education Sharan B. Merriam,1991-04-08 A practical guide for designing and carrying out a qualitative case study in education this text provides advice for managing all phases of case study research from translating educational issues into specific research problems and collecting data to organizing the final case report

The Art and Craft of Case Writing William Naumes,Margaret J. Naumes,1999-07-07 This practical comprehensive and multidisciplinary guide takes readers through the entire case writing process including the development of objectives data collection drafting the case testing and revising and the development of polished teaching notes Skills for writing both teaching cases and research cases are included The authors draw on their experience as case writers and facilitators of case writing workshops to take the reader through the entire case writing process The book is generously illustrated throughout with examples and anecdotes from the authors experiences

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