



DOWN-PAYMENT ASSISTANCE PROGRAM FILE CHECKLIST:

**Documents Needed to Submit a File for Down Payment Assistance Underwriting:
(Clients will submit the below after completing class and prior to their One-on-One Counseling Session)**

Documents Needed from Client :

- Fully Executed Sales Contract (if applicable)
- 90 days of paystubs:

If paid weekly: 14 paystubs

If paid bi-weekly: 7 paystubs

If paid semi-monthly: 6 paystubs

If paid monthly: 3 paystubs

- Most recent W-2
- Most recent tax return and 3 months profit & loss and statement if self-employed
- Most recent checking and savings bank statements
- Other income documents such as child support printout, social security award letter, pension stubs, statement of No Child Support or No Income, if applicable

Documents Needed from Lender:

(If borrower is under contract)

- Credit Report
- 1003 Application
- Loan Estimate

Once approved for Down-Payment Assistance, clients will receive an approval letter.

The items listed below are then required. It is the client's responsibility to share this list with their Lender and Realtor.

From your Lender:

- Loan Commitment
- Title Commitment
- Appraisal
- Flood Certification
- Homeowner's Insurance Cert.

From your Realtor/Agent for all contracts:

- Third party ASHI/NACHI certified inspection
- Signed inspection notice
- Termite inspection with any infestations treated
- Survey- minimum of spot required
- Occupancy permit from municipality (if applicable) **
- St. Louis, Jefferson, St. Charles County occupancy and visual lead inspection
- URA Property Disclosure (signed by property seller)

**** All borrowers receiving Down-Payment Assistance are required to have a County (St. Louis {including Unincorporated}, Jefferson, and St. Charles) inspection *regardless of municipality*:**

- Occupancy permit and visual lead inspection from applicable county – *see corresponding page in booklet for instructions on ordering the County inspection*

All documents and questions can be directed to:

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