Documents Needed to Submit a File for Down Payment Assistance Loan Underwriting:
Qualifications are based on household size and must include income from all household members (wages, child support, etc.)

**Documents Needed from Client:**
- Fully Executed Sales Contract
- 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 form
- One month’s most recent checking and savings bank statements (If over $5,000, then 6 months of both checking and saving statements needed)
- If self-employed only: Most recent tax return and 3 months profit & loss and statement
- Other income documents such as child support printout, social security award letter, pension stubs, etc. for other household members who will reside in the new property

**Documents Needed from Lender:**
- 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 the client:** Completion of home buyer education and one-on-one counseling required at least 10 days before closing

**From your Lender:**
- Loan Commitment
- Title Commitment
- Appraisal
- Flood Certification (properties in flood plain are NOT eligible)
- 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
- Occupancy permit from municipality (if applicable) *
- URA Property Disclosure (signed by property seller)
- St. Louis, or Jefferson, or St. Charles County occupancy and visual lead inspection**
  + A spot survey is recommended, but no longer required

*The majority of the 90+ St. Louis County municipalities (such as Hazelwood, Overland, etc.) require the home pass their own municipal inspection and they will issue an occupancy permit. Your real estate agent should assist you in this process.*

** All borrowers receiving a Down-Payment Assistance loan 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 for specific county inspections

All documents can be sent to: 
[blending@beyondhousing.org](mailto:blhending@beyondhousing.org)
or eFax to 314-376-5893

Any program questions can be sent to: Jacqueline Curlee, Lending Coordinator
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