



Thank you for your interest in our Down Payment Assistance and Closing-Cost Loan (DPA) loan program. Our program requires we collect documents to verify income, credit, debt, and bank account balances. We are also required to verify income for every person living in the home to be purchased, which could include social security benefits, child support payments, etc. *We thank you in advance for providing all documentation so we can approve your loan in a timely manner!*

Steps to Apply for DPA:

If you have not already done so, please make sure to create your profile on our website:

1. <https://beyondhousing.force.com/beyondhousingcft/>
2. **Click on the Down-Payment and Closing Cost Assistance Lending Service**
 - a. Complete all required fields in each section
 - b. Click on *My Documents* tab, which is found above the Welcome greeting on the main page
 - c. You will then be prompted to choose files/documents saved on your device or take photos to upload:

Documents Needed from Client:

1. **Proof of all sources of income** (Documents can be uploaded securely after creating your profile above). For *every person living in the new home*, which could include social security, and disability benefits, child support, and retirement, pension income. See note regarding scanned documents at the bottom of this page.
Last 90 days of pay stubs:
 - If paid weekly: 14 paystubs
 - If paid bi-weekly: 7 paystubs
 - If paid semi-monthly: (15th/30th): 6 paystubs
 - If paid monthly: 3 paystubs
2. Most recent tax return
3. ***If self-employed only:*** Most recent tax return and 3 months separate profit and loss statement
4. **Six (6) months most recent checking account statements, and One (1) month of savings account, if applicable.**
5. **Other income documents:** such as child support order (we need the order itself, not the record of payments received), social security award letter, pension stubs, etc. for ALL household members who will reside in the new property
6. DPA Lending disclosures completed (sent following completion of profile)

Documents to request from your Lender/Loan Officer:

1. 1003 Uniform Residential Loan Application
2. Loan Estimate
3. Credit Report(s), all pages; Lenders can send this directly to bhlending@beyondhousing.org via email (if unavailable, Beyond Housing can pull your credit. (Credit report must be dated within 90 days of closing.) Be prepared to pay the \$17.90 fee for a single person or \$35.80 fee for married couples (cash or card is fine). We cannot use free consumer credit reports.

If your DPA application is approved: You, your lender, and your real estate agent will receive an approval letter with additional documents needed before closing. **You will then need to complete home buyer education and one-on-one counseling required at least 10 days before closing. We highly recommend completing this now. Go to the Training Center on your profile to complete Home Buyer Education Class, either ONLINE (\$125) or IN-CLASS (\$125). The One-on-One Counseling cost is \$75 and will be paid at the time of your 1-1 registration. Total costs for Education (\$125) and Counseling (\$75) are \$200.**

Note: We do not allow pictures or screen shots of documents, so you will need to scan and email items, fax them, mail copies, or drop hard copies off at our office. There is a dropbox at the back of the building, right outside the employee gate. Please let us know if you are placing them there.

If you're savvy with technology, there are some apps for your phone that allow you to convert a picture into a PDF. If you decide to go this route, we recommend this method of saving pics as PDFs via the Lens feature of Microsoft Office. If you do this option, make sure you **save it as a PDF** and **email it to us**. There is the option of saving multiple pictures as one PDF, like if you are sending a bank statement or other multi-page document.

<https://www.youtube.com/watch?v=LUCrGAZgcl>

If you have any questions, please contact us at bhlending@beyondhousing.org. Beyond Housing Home Ownership Team