



Project Reinvest Down Payment Assistance Program Document Checklist

Please **complete your profile in your online account** at <http://nwhomepartners.org> and then upload the following documentation **for each household member** to your account (My Documents tab).

Property Information, Pre-Approval Letter & Homebuyer Education Course Documentation:

- All pages of fully executed purchase agreement - signed by both the borrower(s) and the seller(s)
- Pre-approval letter from 1st Mortgage Lender – includes name, email, and phone number for loan officer, property address and estimated loan amount.
- Copy of "Certificate of Completion" for approved 8 hour Homebuyer Education Course or Framework Online Homebuyer Education (if completed). Customers using Framework must also have a certificate showing 1 hour of pre-purchase advising from an approved provider. Customers purchase a 2-4 unit building will need to also complete landlord education. Education must be completed prior to closing – see approved provider lists on our website – <https://nwhomepartners.org/reinvest-approved-hbe/>
- First Mortgage Lender Loan Estimate

For each household member, upload:

- copy of Driver's license or government issued picture ID
- 2 months of personal bank statements, including all pages, for all checking, savings and money market accounts (most recent statement should be no more than 30 days old)
- copies of federal tax returns, for the most recent two years
- copies of all w-2s and 1099s received, for the most recent two years
- For all jobs worked, one month of most recent and consecutive paystubs, with year-to-date information, for all jobs worked by each borrower (most recent paystub should be no more than 30 days old)
- For income such as Social Security, retirement pension, etc., send copy of most recent award letter, stating amount received and frequency
- For child support/ alimony, send copy of divorce/court decree stating amount and frequency of payments
- For self-employed borrower(s), send all pages of most two years' federal tax returns and current year-to-date Profit & Loss statement (the statement should reflect current years' income within past 30 days and must be signed/ dated by borrower)
- If receiving unemployment income on a consistent or annual basis, send proof of unemployment income received

Please see next page for required disclosure documents.

Please contact our lending team with any questions – 651-348-5085, downpayment@nwhomepartners.org

Signed By All Borrowers Loan Disclosure Documentation: (found under the “My Documents” tab in your online account)

- Project Invest Down Payment Assistance Intake Form
- Loan Estimate
- Intent to Proceed
- Authorization to Release Information
- Household Composition
- Privacy Policy
- Subordination Policy Disclosure Form
- Tax Transcript request Form – 4506-T
- Consent to Share
- Disclosure Notices
- Borrowers Certification and Authorization
- Fact Act
- Patriot Act Disclosure
- Equal Credit Opportunity Act
- Tennessen Warning: Notice of Rights