

1st HOME Homebuyer Program Checklist

- o Payment Request form
- o Copy of front and back of check for DPA or check w/register
- o Invoice
- o Housing Counseling Certificate
- o Project Completion Form
- o Loan Commitment
- o HUD 1 Settlement Statement
- o Commitment for Title Insurance
- o Evidence of Property Insurance (with appropriate jurisdiction named as additional insured)
- o Certificate of Occupancy – must show property meets code by appropriate jurisdiction (i.e.: St. Louis County Public Works, Florissant Building Division, etc)
- o Visual Lead Assessment from same entity as above
- o Signed Receipt of EPA Protect Your Family From Lead In Your Home pamphlet
- o Lead Clearance test if Applicable o Residential Appraisal Report (1st 2 Pages only)
- o Third-party inspection report and homebuyer affidavit
- o Residential Sales Contract with applicable amendments o URA Statement o Signed Borrower's Information Form
- o Income Documentation (on all occupants over the age of 18 and NOT full-time students) - previous year's W-2 - 3 consecutive months of most recent pay stubs - Signed HUD Income worksheets <https://www.onecpd.info/incomecalculator/> o Calculation of Debt-to-Income Form
- o Copy of Request for Notice of Sale
- o Signed Note
- o Certified Copy of Signed Deed of Trust
- o Signed Resale/Recapture Policy Statement
- o Subordination Acknowledgment (Jefferson County only) - NEW!
- o Approved Reservation form (if applicable) with written confirmation to Consortium member on property closing
- o Signed Closing Certification

