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BETTER FAMILY LIFE, INC. HOUSING AND ASSET DEVELOPMENT

5535 Delmar Boulevard, Suite 2100

St. Louis Connect Care Building

St. Louis, Missouri 63112

Telephone 314.367.1843

Fax 314.361.6139

www.betterfamilylife.org

Congratulation! The Housing Team is pleased that you have selected BFL's 1st Time Homebuyers Program to assist with your home purchase. The documents listed below are required and must be submitted prior to closing. Please give a copy of this list to your AGENT and LOAN OFFICER. The PROPERTY under contract MUST BE VACANT for 90 DAYS and verified by the seller. All documents must be submitted within (10) days prior to closing. The final approved Settlement Statement (HUD) must be submitted 24 HOURS BEFORE closing. YOU MUST HAVE AT LEAST \$1,000.00 OF YOUR OWN MONIES INTO THE DEAL.

- One-on-One Interview (schedule after completion of class)
 - Copy of Real Estate Sales contract, all pages and addendum's. (Agent)
 - Proof of Earnest Monies
 - Evidence of Property Insurance (St. Louis County C/O Better Family Life, Inc., 5535 Delmar Suite #2100, St. Louis, MO 63112 must show on the declaration page as a 2nd mortgagee.)
 - Good Faith Estimate (Lender)
 - Copy of most recent W2.'s (Lender)
 - Copy of most recent pay stubs (covering (3) three full months) (Lender)
 - Copy of Bank Statements (covering 2 months)
 - Part 5 Income Calculation (Better Family Life)
 - Copy of Loan Commitment. (Lender)
 - Copy of Title Commitment. (Title Company or Agent)
 - Copy of appraisal (all pages) and homebuyer's inspection report. (Agent)
 - Copy of approved Occupancy Permit or Conservation district inspection. (Agent)
 - St. Louis County Public Works Inspection (see below) North County 314 615-7346, South County 314 615-4152 \$95.35 (County Buyers Only)
 - Sewer Lateral Inspection (City Buyers Only upon availability of funds)
 - Evidence of a Home Warranty Plan (usually purchased by the seller.) (Agt.)
 - Termite Inspection
 - Lead Inspection/Certificate of Occupancy
 - ASHI Report (Home Inspection)
 - URA Property Owner Statement (signed by seller) HOME CAN ONLY BE OCCUPIED BY SELLER OR MUST BY 90 DAYS & OVER UNOCCUPIED
 - Credit Report
- Other: _____

St. Louis County Public works inspection is **MANDATORY**, it consists of an occupancy & visual lead inspection. The test is done prior to closing. If any repair or lead paint is found, seller will have to make the necessary repairs for the home to pass inspection prior to closing. The cost of \$95.35 must be paid before inspection. If you have any questions or concerns contact Darlene Henderson or Damon DeBarge at dhenderson@betterfamilylife.org or ddebarge@betterfamilylife.org or by calling (314) 367-1843, Monday – Friday from 9:00 a.m. – 5:00 p.m.

Sincerely, 1st Time Homebuyers Housing Team

"Celebrating over 25 years of Culture, Consciousness, Family & Community"