

BETTER FAMILY LIFE, INC.

DOWN PAYMENT ASSISTANCE PROGRAM

(PLEASE PRINT CLEARLY)

Date _____

Applicant _____

Social Security # _____

Date of Birth _____

Co-Applicant _____

Social Security # _____

Date of Birth _____

Address _____

City/State _____

Zip Code _____

Home Phone # _____

Work # _____

Other # _____

Email: _____

Marital Status: (Please check): Married Single Divorced Separated Widowed

Dependents:

Circle one

Name: _____

Age _____

Sex M F

Name: _____

Age _____

Sex M F

Name: _____

Age _____

Sex M F

Name: _____

Age _____

Sex M F

Name: _____

Age _____

Sex M F

***** SPECIAL NEEDS (Elderly, handicapped, etc.) _____

2. EMPLOYMENT/INCOME INFORMATION

Applicant: _____

EMPLOYER/SOURCE OF INCOME

ADDRESS

PHONE #

(Gross Income) Hourly \$ _____ Weekly \$ _____ Monthly \$ _____ Annually \$ _____

Part Time Full Time POSITION: _____ DATE OF HIRE: _____

If less than (2) years, previous employment _____

Co-Applicant: _____

EMPLOYER/SOURCE OF INCOME

ADDRESS

PHONE #

(Gross Income): Hourly \$ _____ Weekly \$ _____ Monthly \$ _____ Annually \$ _____

Part Time Full time POSITION: _____ DATE OF HIRE: _____

If less than (2) year, previous employment _____

OTHER INCOME: (Monthly)

CHILD SUPPORT MONTHLY \$ _____

PENSION/DISABILITY/Social Security/S.S.I/TANF, etc.

(APPLICANT) SOURCE: _____ \$ _____

(CO-OWNER/SPOUSE) SOURCE: _____ \$ _____

INTEREST ON SAVINGS:

BANK _____ \$ _____

OTHER SOURCES _____ \$ _____

TOTAL INCOME PER MONTH FROM ALL SOURCES

\$ _____

3. RESIDENTIAL INFORMATION

YOUR CURRENT STATUS

RENTING OWN HOME LIVING WITH OTHERS SHELTER PUBLIC HOUSING OTHER _____

LANDLORD'S NAME

LANDLORD'S ADDRESS

TIME LIVED AT ABOVE ADDRESS _____ RENTAL PAYMENT \$ _____ MONTHLY UTILITIES \$ _____

IF LESS THAN TWO YEARS, PREVIOUS ADDRESS _____

4. HOUSING PREFERENCE

HOUSE___ CONDOMINIUM___ LOFT___ OTHER _____

OF BEDROOMS DESIRED: _____

LOCATION: __St. Louis City __St. Louis County __St. Charles __Jefferson/Franklin Counties Other _____

PROPOSED ADDRESS: _____ City/Zip: _____

Agent: _____ Realty Company: _____ Phone # _____ Cell # _____ Fax # _____

Loan Officer _____ Lender: _____ Phone # _____ Cell # _____ Fax # _____

Do you have an accepted sales contact? YES NO Date of Contract: _____ Closing Date: _____

5. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loan applications related to a dwelling, in order to monitor compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so.

BORROWER:

I do not wish to furnish this information.

CO-BORROWER:

I do not wish to furnish this information.

ETHNIC/NATIONAL ORIGIN:

- American Indian
- African American, Non-Hispanic
- White, Non-Hispanic
- Hispanic
- Other

- American Indian
- African American, Non-Hispanic
- White, Non-Hispanic
- Hispanic
- Other

HIGHEST EDUCATION

- GED
- Grade School
- High School
- Associates
- Bachelor
- Master

SEX Male Female

Male Female

6. REFERRAL SOURCE

HOW DID YOU HEAR ABOUT OUR SERVICES?

- MAIL WORD OF MOUTH FLYER
- BROCHURE NEWSPAPER T.V.
- RADIO BANKER OTHER _____

7. CERTIFICATION

I certify that all of the above information is correct and true to the best of my knowledge. I understand that false or misleading information may be grounds for rejection of my application. Furthermore, I understand that the completion of the application in no way guarantees me that I will receive housing. I hereby authorize the agency to obtain a Credit Bureau Report in my name, and/or to request verification of income, residence and any desired information.

APPLICANT'S SIGNATURE

DATE

CO-APPLICANT'S SIGNATURE

DATE



CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I, _____ hereby authorize and instruct **Better Family Life, Inc.** (hereinafter noted) (“**BFL**”) to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by **BFL**. I understand and agree that **BFL** intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to **BFL** in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with evaluating my financial readiness to purchase a home, I

_____ authorize

_____ do not authorize

_____ to share with counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying **BFL or any connected entity** in writing.

Client’s Name (Print)

Client’s Name (Print)

Client’s Signature

Client’s Signature

Social Security Number

Social Security Number

Date

Date



Better Family Life, Inc.
Down Payment & Closing Cost Assistance Program Disclaimer

On behalf of Better Family Life, Inc., we want to thank you for your interest in participating in our HUD certified Homebuyer Education/Financial Literacy curriculum program. It is our goal to assist you in becoming mortgage-ready and to acquaint you with the many resources available to you for down payment assistance. From time to time, and at your request, we may give you a listing of professionals such as inspectors, real estate agents, mortgage lenders and banks that have served many of our clients. Better Family Life does not receive any compensation for these referrals; the list is simply to offer you choices. **You are under no obligation to use any of our referrals and are free to use professionals of your choosing.** Some of these companies will however pass on discount services to you because of your participation in Better Family Life's housing program.

We do advise that our clients review the credentials and/or licenses of all professionals whose services they are considering.

It is required that you attend the Homebuyer Education/Financial Literacy classes to qualify for the down payment/closing cost financial assistance. The class is not a guarantee to funds for financial assistance. If you do not meet any of the guidelines or criteria before/after paying the fee or attending the class there will no refunds under any circumstance.

Occasionally, there are issues that may come up which prohibit Better Family Life, Inc. from executing the down payment assistance.

Some of these issues may be:

- Inaccurate or incomplete client information
- Excessive interest rates and loan fees
- Failed housing inspections or occupancy permits denied
- Funds have been depleted from a particular funding source, municipality or city,
- Income exceeds 80% income median limit,
- Specific loan products that prohibit public grant money use for down payment/closing cost or,
-

No refunds for the Homebuyer Education/Financial Literacy Class fee under any circumstances.

If for some unknown reason you are awarded the down payment assistance, and after final review, it is determined you were not qualified to receive the funds, then YOU must repay Better Family Life, Inc. the amount received for down payment/closing cost assistance.

Better Family Life, Inc. does have a subsidiary real estate company and a mortgage company. These companies do receive commissions for brokering real estate loans and for the purchasing and selling of real estate. **However, you are under no obligation to use any of our real estate or mortgage lending referrals or to use the services of any BFL subsidiaries.** You can choose a real estate agent and lender of your choice as long as they are currently licensed by the State of Missouri.

Signature of this document states that you have read, understand, agree to the terms and conditions and acknowledge your receipt and acceptance of a copy of this policy.

Client _____ Date _____

Client _____ Date _____

Malik Ahmed

Founder/Chief Executive Officer

Tyrone Turner, Director

Housing & Asset Development

BOARD OF DIRECTORS

Charlotte Ottley, Chairman of the Board

Board Members:

Carmen Dence
Oval Miller, Sr.
Hazel Fantaayo Green
Eugene Redmond
Sherman George
Norman Ross
Derrick Martin
Ann Rynearson



BETTER FAMILY LIFE, INC.
HOUSING AND ASSET DEVELOPMENT

5415 Page Boulevard, Suite 204

St. Louis, Missouri 63112

Telephone 314.367.1843

Fax 314 669-9413

www.betterfamilylife.org

Congratulation! The Housing Team is pleased that you have selected Better Family Life's 1st Time Homebuyers Program to assist with your new home purchase. We are providing you a list of documents that are required to prepare you for closing. Please give a copy of this list to your AGENT and LOAN OFFICER. All documents must be forwarded to BFL to ensure a prompt and smooth experience. 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 **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, Ext. 303 or 301, 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"