

## *Application Checklist*

- ⇒ Most recent one month's paystub(s)
- ⇒ Most recent three years' W-2s
- ⇒ Most current three years federal tax returns along with year-to-date profit and loss statement, if self-employed
- ⇒ Most recent six month's deposit account statements
- ⇒ Most recent statements as source of funds to close:
- ⇒ Stocks, Bonds, 401K, IRA, Mutual Funds
- ⇒ Name and address of landlord(s) or mortgage holder for current and previous two years
- ⇒ Name, account balances and minimum payments for current debt ( car loans, credit cards, personal loans)
- ⇒ Most recent two year history of employment to include name, addresses and phone numbers
- ⇒ Signed sales contract
- ⇒ Application fee of \$40 is needed at application
- ⇒ Credit Report fee of \$55 is needed upon receipt of pre-approval
- ⇒ Appraisal fee of \$350 is needed upon receipt of pre-approval. **Please note:** Can not order an appraisal without payment of this fee
- ⇒ Final divorce decree or separation agreement along with property settlement statement
- ⇒ Proof of child support (if receiving), proof current (if paying) Bankruptcy discharge papers
- ⇒ Lease agreements for rental property
- ⇒ Homebuyer Education Certificate

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# Neighborhood Housing Services of Kansas City, Inc.

## Home Purchase Loan Products



**5835 Troost Avenue**  
**Kansas City, Missouri 64110**  
**816.822.7703 Phone**  
**816.822.7212 Fax**





Buying a home is the most expensive purchase most people will ever make, so it's important to make the right decisions.

[Neighborhood Housing Services of Kansas City, Inc.](#) (NHS) provides competitive mortgage loan products for qualified homebuyers. NHS offers financing for properties located in the Missouri counties of Cass, Clay, Jackson and Platte.

NHS offers the following:

- Fixed, Competitive Interest Rates
- No Prepayment Penalties
- Non-Commissioned Loan Officers
- Personalized Service

### [Homebuyer Education Training](#)

Mortgage planning provides the opportunity to have a one-on-one session with a homebuyer specialist. During this session, the homebuyer specialist will evaluate credit history, compute debt-to-income ratio to determine how much house can be afforded, and review the family's expenses.

**Registration is required.** For additional information, please call 816 822-7703, extension 225.



## **APPLICATION PROCEDURES AND TIMING**

Step 1—Preliminary Consultation

Step 2—Formal Application, Homebuyer Education and Finding a Home

Step 3—Property Inspections

Step 4—Approval, Closing Conditions, and Closing the Loan

Neighborhood Housing Services of Kansas City, Missouri (NHS) is a 501 (c) 3 not-for-profit Community Development Corporation. NHS operates as a socially responsible lender to maximize wealth generation for homeowners. NHS is a Kansas City, Missouri designated Community Housing Development Organization (CHDO).

### [Lending Partners](#)

NHS partners with local lenders and national not-for-profits to provide funding for our lending products.

### [Approved Subsidy Programs](#)

City of Kansas City, Missouri  
Kansas City Dream  
City of Independence, Missouri  
Neighborhood Stabilization Program