

## *Application Checklist*

- ⇒ Most recent one month's paystub(s)
- ⇒ Evidence of social security or disability income entitlements (if applicable)
- ⇒ 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 three month's deposit account statements
- ⇒ Name, address, phone number, and account number for all existing mortgages
- ⇒ 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
- ⇒ Copy of driver's license or other photo identification
- ⇒ 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
- ⇒ Copy of title insurance policy and mortgage survey
- ⇒ Copy of homeowner's insurance policy
- ⇒ **Name address, telephone number, and statements with account numbers of all debt to be included in the consolidation**

**Marquetta Broome**

**Loan Officer**

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## Neighborhood Housing Services of Kansas City, Inc.

### Home Refinance Loan Products



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





Looking for a fixed rate mortgage or needing to payoff debt?

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

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.



## APPLICATION PROCEDURES AND TIMING

Step 1—Preliminary Consultation

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

Step 3—Property Inspections

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

### Debt Consolidation Loan Application

- ⇒ Maximum Loan To Value/Combined Loan To Value can not exceed 80%
- ⇒ Can include up to a maximum of \$25,000.00
- ⇒ Total Debt Ratio up to a maximum of 49%
- ⇒ No Home Equity Line of Credit (HELOC) or private lender seconds may be included
- ⇒ No cash out

