



## NeighborhoodLIFT® Down Payment Assistance Program Eligibility Determination Session – Required Documents Checklist

Please upload the following documentation *for each borrower* to your account 72 hours prior to your appointment. If you do not upload all required documents 72 hours prior to your appointment, your appointment will be cancelled. You will have to request another appointment to determine your eligibility if/when appointments become available.

### **Borrower(s)'s Income Documentation:**

- 60 days' most recent and consecutive pay stubs with year to date information for all jobs worked by each borrower (or proof of other income, such as Social Security Award letter, retirement pension, proof of unemployment income, divorce/court decree for alimony and/or child support, etc.)
- 2 months of personal and business bank statements (most recent statement should be no more than 30 days old)
- Federal tax returns for the past two years (1040s) – 1<sup>st</sup> two pages **ONLY** (unless self-employed)
- W-2s for the past two years
- Self-Employed Borrowers ONLY - Current Profit and Loss Statement

### **Property Information, Reservation Letter & Homebuyer Education Course Documentation:**

- Copy of Certificate of Completion for 8-hour Homebuyer Education Course, if completed

### **Loan Disclosure Documentation & Initial 1003 Loan Application:**

- Signed copy of Loan Estimate (this was uploaded to the “My Documents” tab in your account by GROW South Dakota)
- Signed copy of Intent to Proceed (this was uploaded to the “My Documents” tab in your account by GROW South Dakota)
- Completed GROW South Dakota 1003 Loan Application Form

***If you are applying for the First Responder, Military or Teacher Benefit, please be prepared to provide documentation showing you are eligible for this benefit. Please see the following page of this document for more information. You can also visit [www.growsd.org/lift](http://www.growsd.org/lift) for further details.***



### **First Responder Benefit Documentation:**

- Emergency Medical Technicians (EMT) – provide proof that you are a licensed, certified or authorized EMT that is a full time employee of a medical emergency medical services responder. The medical services responder can be either a private sector provider or a unit of the federal government, a state, unit of the general local government or an Indian tribal government
- Firefighters – provide proof that you are a licensed, certified or authorized firefighter that is a full-time employee of a fire department of the federal government, a state, unit of the general local government, or an Indian tribal government.
- Law Enforcement Officers – provide proof that you are a full-time employee of a law enforcement agency of the federal government, a state, a unit of general local government, or an Indian tribal government; and, in carry out such full-time employment, the employee is sworn to uphold the law, and make arrests, or in other authorized enforcement activities for violations of federal, state, tribal, county, township or municipal laws.
- Teachers – provide proof that you are a pre-kindergarten through 12<sup>th</sup> grade teacher that is a full-time employee of a state-accredited public school or private school that provides direct educational services to students in grades pre-kindergarten through 12.
- Documentation Examples:
  - Paystub – if your paystub indicates the organization at which you work along with the title of your position
  - Designation Certificate – a copy of your certificate indicating you are a certified law enforcement officer, firefighter, EMT or teacher as defined above
  - Photo ID – if you have a current photo ID indicating you would qualify based on the definitions above

\*Note: All of the above are examples of documentation. GROW South Dakota reserves the right to request additional documentation or formal verification of employment prior to a customer being qualified/eligible for this benefit.

### **Military Benefit Documentation:**

- Active Duty – Active Duty Statement or Certificate of Eligibility
- Veteran – DD214 stating an honorable discharge
- Veteran of National Guard – NGB 22 stating an honorable discharge
- Surviving Spouse – Certificate of Eligibility in spouse’s name