

Homebuyer Housing Counseling

The Housing Partnership, Inc. (THP) is a HUD-approved housing counseling agency that can provide homebuyer education and one-on-one counseling to meet the requirements of FHLB Chicago, FHLB Dallas, or other programs that lenders may offer.

Overview

If a homebuyer only needs education and counseling, **we must be notified at least 3 weeks before closing** to have enough time to process the file. Any delay in communication or sending documents may mean a delay in closing.

Before we can schedule the counseling session, there are certain items needed from the homebuyer and the lender. We will email an update **once a week** to keep everyone on track with the timeline.

Once we have received all documents and the homebuyer has completed the education and one-on-one counseling session, we will send everyone these items:

- Counseling Certificate
- Homebuyer Education Course Certificate
- Receipt of payment for the education and counseling

Homebuyer Requirements

1. Homebuyer Education Course (completed by our agency or another approved version)
 - a. Link to our agency's Homebuyer Education Course (fee \$115):
<https://www.ehomeamerica.org/housingpartnershipst/>
 - b. Education must be completed by everyone who is on the mortgage loan unless lender says otherwise. Two users are allowed on our agency's version.
2. Intake packet
 - a. We will send out our most updated version.
3. Supporting documents
 - a. See the Homebuyer Document Checklist on the following page.
4. Budget
 - a. We will send out our version along with instructions.
5. Fee for counseling session (\$75 if not under contract, \$115 if actively under contract)
 - a. An invoice will be emailed to the homebuyer.
6. Complete required one-on-one counseling session with THP counselor
 - a. Two forms will need to be signed after the counseling session before we can send the applicable certificates and receipt.

Homebuyer Document Checklist

**These items are required for everyone who is on the mortgage loan.
If you have any questions, please ask!**

Income	<ul style="list-style-type: none"> • Includes all sources of income, such as multiple jobs or income an adult might receive on behalf of a dependent
<input type="checkbox"/> Pay stubs: 3 pay stubs from all jobs held. Must be recent & consecutive.	
<input type="checkbox"/> Most recent award letter: Social Security, Disability, SSI, Retirement, Pension, etc.	
<input type="checkbox"/> Child support: 1 month of history. If court-ordered in MO, we can look up the history with the case number.	
<input type="checkbox"/> Alimony/Divorce Stipend: Documentation to support payments (divorce decree, Cash App history, etc.)	
<input type="checkbox"/> Self-employment: Profit & Loss statement for 3 recent months indicating gross income, expenses, and net income. We will send you a template form.	
<input type="checkbox"/> Any other income that may be received by future household members	
Assets	<ul style="list-style-type: none"> • Must be from all accounts held, such as multiple checking accounts, savings accounts, etc.
<input type="checkbox"/> All accounts: Recent statement covering 1 month	
Photo ID	<ul style="list-style-type: none"> • For everyone on the mortgage loan
<input type="checkbox"/> Current photo ID	

Lender Requirements

1. Any supporting documents you can send on the homebuyer's behalf
2. Loan Application (1003)
3. Credit report
4. Loan Estimate

How to Send Documents

We do not accept pictures or screenshots of multi-page documents. You can get documents to us through any of these methods:

1. Email to docs@thpstl.org
2. Drop off through the mail slot in the front door of our office - Open any time day or night.
3. Mail
4. Fax to 314-631-4921 - Let us know after you've sent it so we can confirm receipt. We recommend waiting at least 15 minutes to give the system time to accept it.
5. Appointment - If none of the options above work for you, we can schedule an appointment at our office.

Contact Information

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