

## Top Document Submission Issues - DPP<sup>®</sup> Programs

### Reservations:

1. [Beneficiary Questionnaire](#) is incomplete.
2. Missing [Beneficiary Questionnaire](#) – All household members 18 years of age or older must complete one.
3. Missing [Certification of Zero Income](#), if applicable, for household members 18 years of age or older.
4. Incorrect income documents – for most employment income, 3 consecutive paystubs or a VOE is required. See [AHP/DPP Income Calculation Guidelines](#) for required income documents for various income sources.
5. Missing [Certification of Tip Income](#), for tip-eligible employees. Form is required even if tips are reported on paystubs.
6. Inaccurate classification of income. See [AHP/DPP Income Calculation Guidelines](#).
7. Inaccurate or incomplete [Income Calculation Workbook](#). See [Income Calculation Workbook Instructions](#).
8. Incomplete tax returns, if self-employed, and/or missing current year to date Profit & Loss Statement (P&L).
9. Missing appraisal on related party transactions, member-owner REO properties, or 2-unit properties.
10. The household count on the [Beneficiary Questionnaire\(s\)](#) must equal the list of household members on the Income Calculation workbook.

### Disbursements:

1. Borrower contribution is short the \$1,000 minimum contribution or the minimum required based on the 3:1 match guideline. See [DPP Program Guide](#).
2. Did not subtract the home buyer's cash received at closing to calculate the home buyer's "net" contribution.
3. Origination Charges in DPP Online are incorrect. Report the origination changes on line A of the Closing Disclosure form.
4. APR in DPP Online does not agree to the Final Closing Disclosure amount.
5. Missing Affordability explanation if total Debt To Income ratio is >45%
6. DPP Grant is not labelled properly on the Closing Disclosure (CD). Should be labelled "FHLBC - DPP Grant".