

WSHFC MORTGAGE CREDIT CERTIFICATE PROGRAM PRE-CLOSING CHECKLIST

MCC Applicant: _____ WSHFC's MCC Loan # _____
Last *First* *MI*

Lender Contact Name: _____ Company: _____

Email: _____ Phone: _____ Fax: _____

THE FOLLOWING DOCUMENTS ARE REQUIRED FOR MCC FILES. ALL COPIES MUST BE LEGIBLE.

**✓CHECK ITEMS
INCLUDED**

**(WSHFC USE
ONLY)**

These items are required If Borrower is receiving a Home Advantage First Mortgage:

- Home Advantage Second mortgage amount: (NOTE: Cannot exceed **4% of loan amount**) \$ _____
** If using a different DPA program, please refer to the [Pre-Closing Compliance Checklist](#) (Page 15.13.1-2)*
- Copy of paid receipt for inspection OR evidence that a 1-year home warranty for new construction will be provided at loan closing
- Copy of FINAL Automated Underwriting System (AUS) approval & Underwriter's signed 1008/92900-LT/VLA
- Copy of signed and dated [Early Payment Default Notification](#) (6/29/15) (15.15)
- For EnergySpark:***
- EnergySpark: Copy of Pre-Closing Energy Audit OR green Building Certification for new construction
- ALL MCC's must include these items:***
- This Checklist (MCC 13.2) (rev.05/25/2016)
- Copy of executed Real Estate Purchase & Sales Agreement, and all applicable addendums
- Copy of typed and updated Residential Loan Application for the first mortgage
- Verification(s) of Employment
- 2 current paycheck stubs (*within 45 days of closing*) and other Income Verification
- Signed & dated copies of Borrower(s)' and spouse(s)' Federal Income Tax returns for the past 3 years,
OR [Statement of Income Tax Filing](#) (MCC 15.12) (rev.6/1/99), if applicable
- Copy of WSHFC Homebuyer Education certificates for all Borrowers
- Copy of signed [Notice of MCC Fee Guidelines](#) (MCC 13.3) (rev.01/05/2016)
- Copy of signed [Mortgagor's Notice of Potential Benefits Provided by a Mortgage Credit Certificate](#)
(MCC13.4) (rev.7/1/11)
- Copy of signed & notarized [Application Recapture Provision Notice of Potential Recapture Tax on Sale of Home](#)
(MCC13.5) (rev.2/2/09)
- Copy of executed [Mortgagor Affidavit](#) (MCC 13.6.1-6) (rev.10/13/14)
- Copy of prepared and UNSIGNED [Seller Affidavit](#) (MCC 13.7) (rev.8/24/12)
- Copy of executed [Income and Household Member Disclosure](#) (MCC 15.8) (rev.7/01/11)
- Copy of Appraisal

WHEN COMPLETE, UPLOAD ELECTRONICALLY via MITAS

Please check our [MITAS](#) page for the current status of your loan. Call 1-888-366-6639 if you have any questions.

*****Washington State Housing Finance Commission Use Only*****

APPROVED

DECLINED

Date: _____ Reviewed by: _____ Date: _____

