

PRE-CLOSING COMPLIANCE REVIEW FILE CHECKLIST
House Key Program - Washington State Housing Finance Commission

WSHFC Loan # _____ Lender: _____

Mortgagor Name _____

Contact Name _____ Phone (____) _____ FAX (____) _____

Contact E-mail: _____

SUBMIT ITEMS IN A LEGAL SIZE FILE FOLDER WITH AN OUTER LABEL SHOWING THE WSHFC LOAN NUMBER, BORROWER NAME, AND LENDER NAME. ALL COPIES MUST BE LEGIBLE. DOCUMENTS MUST BE FASTENED TO THE RIGHT SIDE OF THE FILE FOLDER IN THE FOLLOWING ORDER BELOW:

- | ✓ CHECK
ITEMS INCLUDED | <u>THESE ITEMS ARE REQUIRED FOR ALL FILES</u> | WSHFC USE ONLY |
|---|--|--------------------------|
| <input type="checkbox"/> This Checklist (03/24/10) (15.13) | | <input type="checkbox"/> |
| <input type="checkbox"/> Copy of Notice to Buyers signed and dated by the Borrower(s) (4/25/08) (15.7) | | <input type="checkbox"/> |
| <input type="checkbox"/> Copy of Real Estate Purchase & Sales Agreement signed by seller(s) and buyer(s) | | <input type="checkbox"/> |
| <input type="checkbox"/> Copy of Completed Acquisition Cost Certification (unsigned) (7/9/07) (15.11.1-2) | | <input type="checkbox"/> |
| <input type="checkbox"/> Copy of typed and updated Residential Loan Application | | <input type="checkbox"/> |
| <input type="checkbox"/> Copy of Addendum to Residential Loan Application signed by Borrower(s) and notarized (03/02/07) (15.6.1-2) | | <input type="checkbox"/> |
| <input type="checkbox"/> Verification(s) of Employment, 2 current paycheck stubs and other income verification(s) | | <input type="checkbox"/> |
| <input type="checkbox"/> Signed and dated copies of Federal Income Tax returns for the past 3 years of borrower(s) and spouse(s) | | <input type="checkbox"/> |
| OR <input type="checkbox"/> Statement of Income Tax Filing (6/1/99) (15.12), if applicable | | <input type="checkbox"/> |
| <input type="checkbox"/> Copy of Homebuyer Education Certificate | | <input type="checkbox"/> |

SUBORDINATE MORTGAGES (SEE PAGE 2): INCLUDE THE FOLLOWING ACCO-FASTENED TO THE LEFT SIDE OF THE FILE FOLDER

NON-COMMISSION SUBORDINATE FINANCING:

- List program, loan amount and lien position _____

SHIP COMPLETED LOAN FILE TO: Washington State Housing Finance Commission
 Attn. Homeownership Division, Loan File Review
 1000 Second Avenue, Suite 2700
 Seattle, WA 98104-1046
Please fax conditions to: 206-287-4456
Or email to: homedocs@wshfc.org

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

APPROVED **DECLINED**

Date: _____ Reviewed by: Matt Noreen Christian _____ Date: _____

Please view website at wshfc.mitas.com for updated status. Please feel free to call 1-888-366-6639 if you have questions.

COMMISSION DOWNPAYMENT ASSISTANCE SECOND MORTGAGE PROGRAMS:

HOUSE KEY PLUS:

- Copy of House Key Plus Needs Assessment Form signed and dated by underwriter (10/29/04) (15.30.1-2)
- Copy of loan approval

HOMECHOICE:

- Copy of HomeChoice Subsidy Worksheet signed by underwriter (04/18/03) (4.2.1-2)
- Copy of Budget Worksheets signed and dated by Service Provider and lender
- Copy of Acknowledgement of Housing Counseling Fee signed by Borrower (10/10/03) (4.5)
- Proof disability meets ADA requirements if not receiving SSI
- Copy of loan approval

HOUSE KEY SCHOOLS:

- Copy of House Key Schools Needs Assessment signed by underwriter (12/01/06) (14HKSCHOOLS.6)
- OR
- Copy of House Key Schools Subsidy Worksheet signed by underwriter (12/01/06) (14HKSCHOOLS.7.1-2)
- Copy of loan approval

HOUSE KEY VETERANS:

- Copy of House Key Veterans Assessment signed by underwriter (12/01/06) (14HKVETERANS.7)
- OR
- Copy of House Key Veterans Subsidy Worksheet signed by underwriter (12/01/06) (14HKVETERANS.8.1-2)
- Copy of valid Washington state driver's license
- Copy of DD214 or Certificate of Eligibility verifying eligibility as unmarried surviving spouse
- Copy of loan approval

HOUSE KEY RURAL:

- Original Disclosure of HOME Program Requirements form (14HKR.10.3)
- Original signed Estimated Fair Market Value Notice form (14HKR.10.4)
- Copy of signed House Key Rural Needs Assessment form (14HKR.10.1)
- or
- Copy of signed House Key Rural Subsidy Worksheet form (14HKR.10.2.1-2)
- Original Buyers Notification Form (14HKR.10.5)
- Copy of the property appraisal to show property value
- Copy of completed HUD's Housing Choice Voucher Program Inspection Checklist (3/2001) (HUD-52580)

HOUSE KEY PLUS SEATTLE & FEDERAL WAY:

- Original Disclosure of HOME Program Requirements form (#19.10) (14HKFEDERALWAY.10.1)
- Original signed Estimated Fair Market Value Notice form (#19.11) (14HKFEDERALWAY.10.2)
- Copy of signed Subsidy Worksheet form (#19.12.1-2) (14HKFEDERALWAY.10.3.1-2)
- Copy of the property appraisal to show property value
- Copy of completed HUD's Housing Choice Voucher Program Inspection Checklist (3/2001) (HUD-52580)
- FEDERALWAY ONLY** Original signed NSP Voluntary Acquisition of Foreclosed Property – Eminent Domain (14HKFEDERALWAY.10.7)

HOUSE KEY PLUS ARCH & HOUSE KEY PLUS BREMERTON:

- Original Disclosure of HOME Program Requirements form (14ARCH.9.1)(14HKBREMERTON.8)
- Original signed Estimated Fair Market Value Notice form (14ARCH.9.2) (14HKBREMERTON.9)
- Copy of signed Subsidy Worksheet form (14ARCH.9.3.1-2) (14HKBREMERTON.10.1-2)
- Copy of the property appraisal to show property value
- Copy of completed HUD's Housing Choice Voucher Program Inspection Checklist (3/2001) (HUD-52580)

HOUSE KEY KING COUNTY:

- Original Disclosure of HOME Program Requirements form (14KINGCOUNTY.10.1)
- Original signed Estimated Fair Market Value Notice form (14KING COUNTY.10.2)
- Copy of signed House Key King County Subsidy Worksheet form (14KINGCOUNTY.10.3.1-2)
- Original Buyers Notification Form (14KINGCOUNTY.10.4)
- Copy of the property appraisal to show property value
- Copy of completed HUD's Housing Choice Voucher Program Inspection Checklist (3/2001) (HUD-52580)