



## **WSHFC DOWNPAYMENT ASSISTANCE SECOND MORTGAGE PROGRAMS**

Please provide the following *additional* documents as per the DPA selected.

### **NON-WSHFC FINANCING/GRANTS**

- List program, loan amount and lien position: \_\_\_\_\_

### **HOME ADVANTAGE NEEDS-BASED 1%:**

- [Needs Assessment](#) signed by Underwriter (15.30), **OR** – If using Veteran’s exception:  
 Washington State driver’s license and DD214

### **VETERANS DPA:**

- Washington State driver’s license and DD214

### **HOME CHOICE:**

- [Needs Assessment](#) signed by Underwriter  
 [Income and Household Members Disclosure](#) (15.8) signed and dated by the Borrower(s)  
 Signed and dated copies of Borrower(s)’ and spouse(s)’ Federal Income Tax returns for the past 3 years  
**OR** – If Applicable: [Statement of Income Tax Filing](#) (15.12)  
 Borrower Budget Worksheets signed and dated by Service Provider and Lender  
 [Acknowledgement of Housing Counseling Fee](#) signed by Borrower  
 SSDI Award Letter or Doctor’s Letter that disability meets ADA requirements  
 Copy of Credit Report(s) for all Borrowers

### **ARCH & BELLINGHAM DPA:**

- [Needs Assessment](#) signed by Underwriter  
 [Income and Household Members Disclosure](#) signed and dated by the Borrower(s) (15.8)  
 Signed and dated copies of Borrower(s)’ and spouse(s)’ Federal Income Tax returns for the past 3 years  
**OR** – If Applicable: [Statement of Income Tax Filing](#) (15.12)  
 Verification(s) of Employment, 2 current paycheck stubs and other income verification(s)  
 Property Appraisal  
 Completed HUD Housing Choice Voucher Program Inspection Checklist (HUD 52580-A)  
**OR** Equivalent for City of Bellingham – See [manual](#)  
 Signed Lead Based Paint Disclosure, for homes built before 1978  
 One-on-One counseling certificate  
 Copy of Credit Report(s) for all Borrowers  
 Signed Disclosure of HOME Program Requirements form (HUD Form 1)  
 Signed [Initial](#) and [Final](#) Estimated Fair Market Value Notice forms (HUD 2.1-2)  
 Two months recent bank statements for all adults showing income on 15.8  
 Signed [Partnership DPA Affidavit](#) – May be notarized at closing <sup>2</sup>

### **COVENANT HOMEOWNERSHIP DPA (3<sup>rd</sup> Lien):**

DPA loan amount: \$ \_\_\_\_\_ (up to 20% down up to \$150,000 max, of the purchase price or appraised value whichever is less, plus applicable closing costs paid by the homebuyer), rounded down to the nearest dollar.

- Valid Washington state driver’s license or WA state ID to show current WA state residence  
 Covenant [Needs Assessment form](#)  
 Documentation of first-time homebuyer:  
 Copy of credit report for all borrower(s) and spouse as applicable  
 Copy of Divorce Decree or  
 Evidence current property is not permanently affixed or  
 Evidence current property is uninhabitable  
 Documentation showing pre-April 1968 WA residency status

- Documentation showing ancestors relationship to borrower, including letter of explanation by borrower (signed & dated).
- Documentation showing impacted class status
- Housing Discrimination Letter written by borrower.

**UNIVERSITY HOUSING ASSISTANCE PROGRAM:**

- Executed approval letter from UW for UHAP program
- Copy of the appraisal

**WHEN COMPLETE, UPLOAD TO EMPHASYS**

Please check Emphasys page for the current status of your loan. Call 1-800-767-4663 if you have any questions.

<sup>2</sup> Currently not required for ARCH DPA