

WSHFC Loan # _____ Lending Institution: _____
Mortgagor Name: _____

Last
First

Contact Name: _____ Phone: _____
Contact Email: _____

WSHFC DOWNPAYMENT ASSISTANCE SECOND MORTGAGE PROGRAMS

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

OPPORTUNITY DPA:

- ☐ If using the [Veteran's Exception](#) to Needs Assessment, a Valid Washington State driver's license and DD214

VETERANS DPA:

- ☐ Valid Washington State driver's license and DD-214

HOME CHOICE:

- ☐ Borrower Budget Worksheets signed and dated by Service Provider and Lender
- ☐ [Acknowledgement of Housing Counseling Fee](#) signed by Borrowers
- ☐ One-on-One Counseling Certificate
- ☐ [Income and Household Members Disclosure](#) (signed and dated by the Borrower(s) 15.8)
- ☐ Proof that disability meets ADA requirement if not receiving SSDI

CLARK COUNTY DPA:

- ☐ One-on-One counseling certificate
- ☐ For Non-Profit DPA, Referral letter or email from Clark County Non-Profit

ARCH, & BELLINGHAM DPA:

- ☐ Signed [Disclosure of HOME Program Requirements form](#) (HUD Form 1)
- ☐ Signed [Initial and Final Estimated Fair Market Value Notice](#) (HUD 2.1-2)
- ☐ 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
- ☐ Two months recent bank statements for all adult household members

COVENANT HOMEOWNERSHIP DPA (3rd 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:
 - ☐ Last 3 year's tax returns for all borrowers
 - ☐ Copy of Divorce Decree or
 - ☐ Evidence current property is not permanently affixed or
 - ☐ Evidence current property is uninhabitable
- ☐ Credit report for all borrower(s) and spouse as applicable.
- ☐ 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

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.