PRE-CLOSING COMPLIANCE REVIEW FILE CHECKLIST House Key Program

WS	SHFC Loan # Lending Institution:		
Mo	ortgagor Name:		
Co	ntact Name: Phone:		
Co	Contact Email:		
	THESE ITEMS ARE REQUIRED FOR ALL FILES:		
	CHECK THE EMS INCLUDED ALL COPIES MUST BE LEGIBLE.		
	This Checklist (15.13.1-2)		
	Paid receipt for inspection OR evidence that a 1-year homeowner warranty for new construction will be provided at loan closing		
	Notice to Buyers signed and dated by the Borrower(s) (15.7)		
	Income and Household Members Disclosure signed and dated by the Borrower(s) (15.8)		
	Real Estate Purchase & Sales Agreement signed by seller(s) and buyer(s)		
	Underwriter's signed & dated 1008/92900-LT/VLA		
	Final Automated Underwriting System (AUS) approval		
	Typed and updated Residential Loan Application for first mortgage		
	Addendum to Residential Loan Application signed by Borrower(s) (15.6.1-2)		
	Written VOE(s), with 2 current paycheck stubs and other income verification(s)		
	OTHER income documentation: child support, interest, disability, social security award letter, non-borrowing spouse, etc.		
	Signed and dated copies of Borrower(s)' and Spouse(s)' Federal Income Tax returns for the past 3 years;		
	OR Statement of Income Tax Filing (15.12)		
	WSHFC Homebuyer Education Certificate for all Borrowers		
	Appraisal		
	Needs Assessment Form signed by Underwriter		
	Copy of credit report(s) for all borrowers		
Down Payment Assistance: ☐ List all programs, loan amount and lien position			
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Additional Documents Required on Page 2→

WSHFC DOWNPAYMENT ASSISTANCE SECOND MORTGAGE PROGRAMS

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

OPPORTUNITY DPA:
☐ If using the <u>Veteran's Exception</u> to Needs Assessment, a Valid Washington State driver's license and DD214
VETERANS DPA:
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
- To From From B171, Referral feder of email from Clark County From From
ARCH, & BELLINGHAM DPA:
☐ Signed <u>Disclosure of HOME Program Requirements form</u> (HUD Form 1) ☐ Signed <u>Initial and Final Estimated Fair Market Value Notice</u> (HUD 2.1-2)
☐ Completed <u>HUD Housing Choice Voucher Program Inspection Checklist</u> (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.