

**PRE-CLOSING COMPLIANCE REVIEW FILE CHECKLIST**  
**House Key Program**

WSHFC Loan # \_\_\_\_\_ Lending Institution: \_\_\_\_\_

Mortgagor Name: \_\_\_\_\_  
*Last* *First*

Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Contact Email: \_\_\_\_\_

**THESE ITEMS ARE REQUIRED FOR ALL FILES:**

<b>✓ CHECK THE ITEMS INCLUDED</b>	<b>ALL COPIES MUST BE LEGIBLE.</b>	<b>WSHFC USE ONLY</b>
<input type="checkbox"/> This Checklist (15.13.1-2)		<input type="checkbox"/>
<input type="checkbox"/> Paid receipt for inspection OR evidence that a 1-year homeowner warranty for new construction will be provided at loan closing		<input type="checkbox"/>
<input type="checkbox"/> <a href="#">Notice to Buyers</a> signed and dated by the Borrower(s) (15.7)		<input type="checkbox"/>
<input type="checkbox"/> <a href="#">Income and Household Members Disclosure</a> signed and dated by the Borrower(s) (15.8)		<input type="checkbox"/>
<input type="checkbox"/> Real Estate Purchase & Sales Agreement signed by seller(s) and buyer(s)		<input type="checkbox"/>
<input type="checkbox"/> Underwriter's <b>signed &amp; dated</b> 1008/92900-LT/VLA		<input type="checkbox"/>
<input type="checkbox"/> Final Automated Underwriting System (AUS) approval		<input type="checkbox"/>
<input type="checkbox"/> Typed and updated Residential Loan Application for first mortgage		<input type="checkbox"/>
<input type="checkbox"/> <a href="#">Addendum to Residential Loan Application</a> signed by Borrower(s) (15.6.1-2)		<input type="checkbox"/>
<input type="checkbox"/> Written VOE(s), with <b>2</b> current paycheck stubs and other income verification(s)		<input type="checkbox"/>
<input type="checkbox"/> OTHER income documentation: child support, interest, disability, social security award letter, non-borrowing spouse, etc.		<input type="checkbox"/>
<input type="checkbox"/> Signed and dated copies of Borrower(s)' and Spouse(s)' Federal Income Tax returns for the past 3 years; OR <a href="#">Statement of Income Tax Filing</a> (15.12)		<input type="checkbox"/>
<input type="checkbox"/> WSHFC Homebuyer Education Certificate for all Borrowers		<input type="checkbox"/>
<input type="checkbox"/> Appraisal		<input type="checkbox"/>
<input type="checkbox"/> <a href="#">Needs Assessment Form</a> signed by Underwriter		<input type="checkbox"/>
<input type="checkbox"/> Copy of credit report(s) for all borrowers		<input type="checkbox"/>

**Down Payment Assistance:**

List all programs, loan amount and lien position

**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 [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 (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:
  - 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 borrowers
- 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.