

**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:

✓ CHECK THE ITEMS INCLUDED	ALL COPIES MUST BE LEGIBLE.	WSHFC USE ONLY
<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"/> Notice to Buyers signed and dated by the Borrower(s) (15.7)		<input type="checkbox"/>
<input type="checkbox"/> Income and Household Members Disclosure 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 signed & dated 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"/> Addendum to Residential Loan Application signed by Borrower(s) (15.6.1-2)		<input type="checkbox"/>
<input type="checkbox"/> Written VOE(s), with 2 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 Statement of Income Tax Filing (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"/> Needs Assessment Form 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→

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

APPROVED **DECLINED**
 Date: _____ Reviewed by _____ Date: _____

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

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.