



## **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, SEATTLE, TACOMA, PIERCE COUNTY, & 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) <sup>1</sup>  
 Signed [Initial](#) and [Final](#) Estimated Fair Market Value Notice forms (HUD 2.1-2) <sup>1</sup>  
 Two months recent bank statements for all adults showing income on 15.8 <sup>1</sup>  
 Signed [Partnership DPA Affidavit](#) – May be notarized at closing <sup>2</sup>

### **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>1</sup> Not required for Seattle DPA

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