DCHFA DC4ME Loan Submission Checklist

☐ Underwriter Approval – no Manual U/W
   ☐ 1008

☐ Final Automated Underwriting Findings
   ☐ DU or LP

☐ Final 1003 Application

☐ MI Certificate/AMI (80% & below = Minimum Charter Coverage VS over 80% = Standard Coverage)

☐ Credit Report
   ☐ Must match AUS

☐ Household Income Documents (all adult household members)
   ☐ 30 days’ paystubs
   ☐ 2 years W2s (tax returns if self-employed)
   ☐ OR
   ☐ FT Student Enrollment
   ☐ Most recent year IRS Wage and Earnings Transcript

☐ 3 years tax returns for borrowers to reflect 1st time homebuyers

☐ Ratified Sales Contract

☐ Homebuyer Education Certificate
   ☐ Must meet standards defined in the National Industry Standards for Homeownership Education

☐ Loan Estimate

☐ Applicant Disclosure

☐ Down Payment Disclosure, if applicable

☐ Title Company Contact Info (Name, email, phone #)

☐ Title Company Wiring Instructions, if receiving DPA