



HomeAdvantage DC
LENDER SUBMISSION CHECKLIST



BORROWER NAME: [text box]
(Last Name/First Name)

CO-BORROWER NAME: [text box]
(Last Name/First Name)

LP LOAN #: [text box]

LENDER LOAN #: [text box]

- PROGRAM: [checkbox] Conventional No DPA [checkbox] Conventional with 3% DPA
[checkbox] FHA No DPA [checkbox] FHA with 3.5% DPA
[checkbox] VA no DPA [checkbox] VA with 3.5% DPA

PROPERTY ADDRESS: [text box]

WARD: [checkbox] CENSUS TRACT: [text box] TARGET AREA: [checkbox] Yes [checkbox] No

PROPERTY TYPE: [checkbox] SF Detached [checkbox] Townhome/PUD [checkbox] Rowhome [checkbox] Condominium

OTHER SUBORDINATE FINANCING:

1st LOAN AMOUNT: [text box] SALES PRICE: [text box]

RESERVATION DATE: [text box] ESTIMATED SETTLEMENT DATE: [text box]

ORIGINATOR COMPANY NAME: [text box]

LOAN OFFICER: [text box]
Email: [text box]
Phone: [text box]

PROCESSOR: [text box]
Email: [text box]
Phone: [text box]

ADDITIONAL LENDER CONTACT NAME if Applicable: [text box]
Email: [text box]

Phone:

TITLE COMPANY NAME:

TITLE COMPANY CONTACT NAME:

Email:

Phone:

NAME(S) ON TITLE:

MANNER IN WHICH TITLE WILL BE HELD:

- Sole Owner Joint Tenancy Tenants by the Entirety

HOMEADVANTAGE DC CLOSING GUIDANCE

PLEASE EMAIL CD PRIOR TO CLOSING TO HOMEADVANTAGE@DCHFA.ORG ALL LOAN TRANSACTIONS MUST BE PRESENTED ON ONE CLOSING DISCLOSURE (CD). THE CD SHOULD INCLUDE AN ITEMIZE OF ALL LOANS AND GRANTS PROVIDED TO THE CLIENT.

- o IF THIS LOAN DOES NOT CLOSE, PLEASE EMAIL SFPOSTCLOSING@DCHFA.ORG IMMEDIATELY. IT IS IMPERATIVE THAT YOU INFORM US IF YOUR CLOSING DATE CHANGES OR THIS LOAN DOES NOT CLOSE AS SCHEDULED.
- o IN THE EVENT THIS LOAN DOES NOT CLOSE, ANY FUNDS ADVANCED FOR DPA MUST BE RETURNED IMMEDIATELY.
- o IN THE EVENT THAT THE BORROWER(S) AND/OR SELLER(S) DECLINE TO SIGN ANY DOCUMENTS: DO NOT CLOSE THIS TRANSACTION.

MORTGAGEE CLAUSE for DPAL:

District of Columbia Housing Finance Agency, U.S. Bank Trust Company, National Association, and their respective successors and assigns, as their interests may appear
815 Florida Avenue, NW
Washington, DC 20001

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DCHFRESERVES THE RIGHT TO REQUEST ADDITIONAL DOCUMENTATION TO EVALUATE THIS LOAN APPLICATION

HomeAdvantage DC MORTGAGE REVENUE BOND DOCUMENTS		APPROVAL DOCUMENTS	
	First Time Homebuyer/Income Application Declaration		AUS Feedback Results (DU/LPA)
	Seller Declaration		Additional Documentation Refer/No Score
	Notice to Applicants Federal Recapture Disclosure		Additional Documentation per Feedback Results
DISCLOSURES			Excessive Submissions Addressed
	1 st Mtg All Loan Estimates, Initial, Revised, Locked	APPLICATION	
	2 nd Mtg All Loan Estimates, Initial, Revised, Locked		URLA-Initial (3 Years Residency for Bond Loan)-Section 4b w/ Subordinate Lien Completed if Applicable
	Borrower Consent to Use Tax Returns		URLA-Final
	Signature Authorization	CREDIT REPORT	
	Patriot Act Disclosure Borrower		Credit Report/Credit Supplements
	ECOA		Documentation for Any Omitted Accounts
	E-Sign Act Consent		Credit Explanation/Inquiry Explanation
	Intend to Proceed		Documentation for Any Co-signed/Authorized User
			Documentation for Any Debt Not Listed on Credit Report or Alternative Credit
COMPLIANCE		INCOME	
	Homebuyer Education Certificate must be a DCHFRESERVES Approved Provider OR HUD Approved		Underwriter Income Worksheet; for Household and Qualifying Income
	Borrower ID, Legible not Expired		Verification of Employment, VOE for prior 2 years – must match W-2
	Exclusionary List All Parties in the Transaction-LDP, GSA If third-party tool is used, or Processor Cert confirming list has been checked/reviewed		Paystub within 30 days of Submission to DCHFRESERVES
FHA COMPLIANCE			Signed Tax Returns Most Recent Year, Including W2(s) or IRS Non-Filing
	92564-CN Home Inspection		SSI/Disability or Other Assistance/Income
	92900.B Important Notice to Homebuyers		Child Support/Alimony
	FHA Connection Case Number Assignment, Borrower Validation, Appraisal Logging, CAIVRS		Self-Employment Documentation; P&L, 2 yrs. Taxes
	Identity of Interest Certification	ASSETS	
	“Successful” Upload to EAD		Copy of Earnest Deposit
	FHA Loan Underwriting & Transmittal Summary		Gift Letter or Source Funds to Close
	FHA Amendatory Clause		Gift Transfer/Donor’s Ability to Give
	92900. A HUD Addendum to URLA. Pages 1-4; -Page 3 Must be Executed by the UW		Verification of Deposit; 2 Months Bank Statements; Assets Must Match AUS Feedback Results
	HUD-92800.5B, Conditional Commitment Direct Endorsement Statement of Appraised Value		Large Dollar Deposit Documentation, deposits >50% total monthly qualifying income
VA COMPLIANCE OR VETERAN EXEMPTION REQUIREMENT		PROPERTY	
	Loan Analysis & Certification & CAIVRS		Title Commitment, Including Legal; Alta 8 & 9, Wiring Instructions, CPL
	VA Amendatory Clause		Appraisal Report-Must State Purpose/Intent of Use
	Certificate of Eligibility		Final Inspection w/ Photos Reflecting all Repairs are Complete
	LNV-Lender Notification of Value		HOI Declaration Page w/ Appropriate Coverage and DCHFRESERVES Mortgagee Clause
	DD-214 or DD-4, if Applicable for First Time Homebuyer IRS Rule Exemption		Flood Certification-Reflecting ISAOA
FINAL DOCS			Ratified Contract w/ all Addenda’s
	Uniform Underwriting and Transmittal Summary (1008)		Specific Power of Attorney
	10-Day Pre-Closing VOE		