

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 & 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

- 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)
 Signed [Initial](#) and [Final](#) Estimated Fair Market Value Notice forms (HUD 2.1-2)
 Two months recent bank statements for all adults showing income on 15.8
 Signed [Partnership DPA Affidavit](#) – May be notarized at closing ²

COVENANT HOMEOWNERSHIP DPA (3rd 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:
 Copy of credit report for all borrower(s) and spouse as applicable
 Copy of Divorce Decree or
 Evidence current property is not permanently affixed or

- Evidence current property is uninhabitable
- Documentation showing pre-April 1968 WA residency status
- Completed [Covenant DPA eligibility document checklist](#) showing ancestors relationship to borrower. Include letter of explanation by borrower (signed & dated), if further clarification was needed.
- Documentation showing impacted class status
- Housing Discrimination Letter written by borrower.
- Covenant Down Payment Assistance Disclosure, Signed and Dated.
- ***In certain circumstances, a driver's license or ID may not be enough proof of residency. Other items may be requested at the discretion of the Commission.

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.

² Currently not required for ARCH DPA