Reset Form

COVENANT DPA ELIGIBILITY DOCUMENT CHECKLIST

For Lender use Only

The originating loan officer must identify and document a person's eligibility for the Covenant Program.
WSHFC must confirm eligibility PRIOR to homebuyer(s) going under contract AND reserving funds.
Review time is approximately 48–72 hours from receipt of submission.

Lending Institution: _____

Loan Originator: _____

Contact Email/Phone: _____

Has LO completed the REQUIRED Covenant/Advanced DPA Training? Date of Training:_____

COMPLETION OF SECTIONS A - D REQUIRED

SECTION A –
At least one eligible borrower must occupy the home and have been (or have a parent, grandparent or great-grandparent who was) a Washington resident before April 11, 1968. The borrower is required to provide records that show a person's address on or about a specific date (before April 11, 1968) or include a reference indicating that a person was a resident of a specific city or area (in Washington state) on or about a specific date. Acceptable records **such as genealogical records, vital records, church records, military records, probate records, public records, school records, census data, newspaper clippings, and other similar documents** may be submitted**.**

Once a WA residency (Prior to 4/11/68) is confirmed, go to Section B.

Did your **Borrower** live in WA prior to April 11, 1968? Y/N: _____
Full Name of **Borrower**: _____
If YES, what document was used to verify residency: _____

OR

Did borrower have a **Parent** living in WA prior to April 11, 1968? Y/N: _____
Name of **Parent**: _____
If YES, **what document** was used to **verify residency**: _____
If NO, what **document** was used to **verify parentage to person below**: _____

OR

Did borrower have a **Grandparent** living in WA prior to April 11, 1968? Y/N: _____
Name of **Grandparent**: _____
If YES, **what document** was used to **verify residency**: _____
If NO, what **document** was used to **verify parentage to person below**: _____

OR

Borrower **Great Grandparent** living in WA prior to April 11, 1968? Y/N: _____
Name of **Great Grandparent**: _____
If YES, **what document** was used to **verify residency**: _____
If NO, what **document** was used to **verify parentage to person below**: _____

OR

Borrower **Great Great Grandparent** living in WA prior to April 11, 1968?: _____
Name of **Great Great Grandparent**: _____
If YES, **what document** was used to **verify residency**: _____
What **document** was used to **verify parentage**: _____

SECTION B –

The pre-1968 resident must be in one of the categories identified in the Covenant study: Black, Hispanic, Native American (tribe)**, Alaska Native (tribe)*, Native Hawaiian, Pacific Islander***, Korean, or Asian Indian.

DNA tests, attestations, and **photographs** alone are **NOT** adequate documentation.

Name of the pre-1968 WA resident listed above: _____

Race/category of the pre-1968 WA resident listed above: _____

What document was used to verify race/category: _____

SECTION C – Additional documentation required:

1. Loan Application URLA/1003.
2. Transmittal (1003, 92900LT, VLA) signed by the lender's underwriter.
3. Homebuyer Education Certification for each borrower on the Note and Deed of Trust.
4. Provide a copy of Borrower's **valid Washington state driver's license** or WA State ID.
   *Homebuyer(s) **must** be a Washington resident **both** at time of application to the program and at the time they purchase a home. Other documents may be requested if residency is questionable at any time during the process for the program.
5. Provide a **signed LOE** from borrower describing family experience with housing discrimination.
6. Provide **Covenant Downpayment Assistance Disclosure** signed by the person who is program eligible.
7. Provide documentation of **any name changes/discrepancies** of persons listed in Sections A & B.

SECTION D – Use this space for additional explanation.

Include all borrowers on the Note and Deed of Trust names and email addresses:

Borrower Name: Email address

Co-Borrower Name: Email Address:

Upload completed checklist (this form) with the required documentation to Lender Portal.

The U.S. Census follows the U.S. Office of Management and Budget definitions for these categories:

*American Indian/Alaska Native: Individuals with origins in any of the original peoples of North, Central, and South America, including, Navajo Nation, Blackfeet Tribe of the Blackfeet Indian Reservation of Montana, Native Village of Barrow Inupiat Traditional Government, Nome Eskimo Community, Aztec, and Maya.

**Pacific Islanders: Individuals with origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands, including, Native Hawaiian, Samoan, Chamorro, Tongan, Fijian, and Marshallese.