

WSHFC DOWNPAYMENT ASSISTANCE SECOND MORTGAGE PROGRAMS

Please provide the following *additional* documents as per the DPA selected.

OPPORTUNITY DPA:

- If using the [Veteran's Exception](#) to Needs Assessment, a Valid Washington State driver's license and DD214

VETERANS DPA:

- Valid Washington State driver's license and DD-214

HOME CHOICE:

- Borrower Budget Worksheets signed and dated by Service Provider and Lender
- [Acknowledgement of Housing Counseling Fee](#) signed by Borrowers
- One-on-One Counseling Certificate
- [Income and Household Members Disclosure](#) (signed and dated by the Borrower(s) 15.8)
- Proof that disability meets ADA requirement if not receiving SSDI.

ARCH & BELLINGHAM DPA:

- Signed [Disclosure of HOME Program Requirements form](#) (HUD Form 1)
- Signed [Initial and Final Estimated Fair Market Value Notice](#) (HUD 2.1-2)
- 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
- Two months recent bank statements for all adult household members

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:
 - Last 3 year's tax returns for all borrowers
 - Copy of Divorce Decree or
 - Evidence current property is not permanently affixed or
 - Evidence current property is uninhabitable
 - Credit report for all borrower(s) and spouse as applicable.
- 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

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.