



## **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

### **CLARK COUNTY DPA:**

- ☐ One-on-One counseling certificate

### **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 – See manual
- ☐ 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 (3<sup>rd</sup> 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.

**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.