**DISTRICT OF COLUMBIA HOUSING FINANCE AGENCY**

**DC OPEN DOORS AND/OR MCC - POST CLOSING FILE CHECKLIST**

SERVICER LOAN NUMBER:

MORTGAGOR NAME:

LENDER NAME:

LENDER LOAN NUMBER:

**PLEASE SUBMIT ONLY COMPLETE FILES IN AN ACCO-BOUND FILE FOLDER IN THE EXACT ORDER SHOWN BELOW. INCOMPLETE AND NON ACCO-BOUND FILES WILL BE RETURNED AT LENDER EXPENSE.**

\_\_\_\_\_ This CHECKLIST

\_\_\_\_\_ Compliance/Admin Fee (as per below). Corporate checks should be made payable to eHousingPlus. Note – Need our loan number, and borrower(s) named on the check or wire.

Check # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ or the ACH # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Amount $\_\_\_\_\_\_\_\_\_\_\_

|  |  |  |
| --- | --- | --- |
| **DC Open Doors:**  | **DC MCC:** | **DC Open Doors with MCC:** |
| \_\_\_\_\_ $ 275 Fee | \_\_\_\_\_ $ 275 Fee | \_\_\_\_\_ $ 450 Fee |

**ORIGINAL OR CERTIFIED TRUE ONLY OF THE FOLLOWING:**

|  |  |  |
| --- | --- | --- |
| **DC Open Doors:**  | **DC MCC:** | **DC Open Doors with MCC:** |
| \_\_\_\_\_ **Borrower’s Closing ,,,,,,,,,,,Recertification** | \_\_\_\_\_ **MCC 006 - Applicant(s) ,,,,,,,,,,,Closing Affidavit** | **\_\_\_\_\_ Borrower’s Closing ,,,,,,,,,,,Recertification** |
|  |  | **\_\_\_\_\_ MCC 006 - Applicant(s) ,,,,,,,,,,,Closing Affidavit** |

**FOR DC Open Doors, DC MCC, AND DC Open Doors with MCC: COPIES OF THE FOLLOWING --**

\_\_\_\_\_ COPY of FINAL SIGNED 1003

\_\_\_\_\_ COPY of FINAL SIGNED CLOSING DISCLOSURE (TRID form)

\_\_\_\_\_ COPY of DEED

**THE COMPLETE ACCO-BOUND COMPLIANCE FILE FOLDER IS SUBMITTED TO:**

**eHousingPlus**

**3050 Universal Blvd., Suite 190**

**Weston, FL 33331**

**PLEASE NOTE: THE ORIGINAL DPA DOT AND NOTE ARE SENT TO DCHFA.** **THE FIRST MORTGAGE FILE, INCLUDING CREDIT PACKAGE, AND RECORDED DOCS ARE SENT TO U.S. BANK.**

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The **Compliance/Admin Fee** is the fee charged by the Program Administrator/Compliance Agent to process the applicant/borrower from Origination to Compliance Approval, and to assess that the lenders originating such loans are following Program guidelines for the benefit of the eligible borrower(s). The Program Administrator/Compliance Agent tracks the loan via its web-based system, and assists the lender in processing the loan ensuring eligibility to the program available offerings, which can include various rate options, and down payment assistance.

The **Compliance/Admin fee** includes the review of information and documents delivered in the form of a Compliance File by the originating lender, on behalf of the borrower. Additionally, the Compliance review verifies that the lender has charged only the fees allowed by the Program. Contrary to this, approval may be denied and/or fees may have to be reimbursed to the borrower. The compliance file processing consists of required affidavits, application, closing documents, certain non-mortgage documents, tax returns where applicable and other pre-defined Program documents that are disclosed to the potential borrower(s). This is required to ultimately receive Compliance Approval. These documents can support both the first mortgage and any down payment assistance available, and are required to ensure eligibility to the Program, Federal, State and Local requirements, where applicable. The Compliance review verifies that the data and documents submitted meet all requirements, and may include those for first-time homebuyer, income limits, sales price limits, targeted areas, homebuyer education, rate, term, points, fee limits, LTV, FICO score, special state, city, county program requirements for qualified military, first responders, teachers, etc**.). Rev 8/2016**