



**D.C. OPEN DOORS  
WITH/WITHOUT DPAL**

LENDER  and include or "**N/A**" if not applicable

1.	eHousingPlus Loan Confirmation Form	
2.	MCC Option Form (for lenders currently participating in the MCC Program)	
2.	Borrower Income Affidavit	
3.	Automated Underwriting (AU) Findings (LP/DU must match loan type reserved)	
4.	Final typed 1003 Loan Application – must reflect ALL Subordinate Financing	
5.	Income Verification Docs as per AU Findings (Borrower(s) Only) (VOE/Paystubs/W2s/1040s)	
6.	Documentation of Additional Income, even if not used for qualifying (Bonus/OT/CS/Alimony)	
7.	Fully Ratified Sales Contract	
8.	Loan Estimate (LE) for 1 <sup>st</sup> trust – reflecting correct fees – see final page	
9.	Homebuyers Education Certificate (HFA Conv., Purchase, First-Time Homebuyer Only)	
	<b>DC Open Doors Down Payment Assistance Loan (DPAL)</b>	
10.	Signed DC Open Doors Down Payment Assistance Loan Disclosure	
11.	DCHFA DPA Loan Funding Request Form with Wiring Instructions	

<b>MCC and/or HPAP</b>		LENDER <input type="checkbox"/> and include or "N/A" if not applicable
<b>REQUIRED FOR ALL MCC RESERVATIONS AND/OR HPAP LOANS UNLESS OTHERWISE SPECIFIED</b>		
1.	<b>SIGNED UNDERWRITING TRANSMITTAL / 1008</b>	
2.	<b>FINAL LENDER LOAN COMMITMENT</b>	
3.	<b>MCC APPLICANT DISCLOSURE (MCC-003) (MCC ONLY)</b>	
4.	<b>MCC PROGRAM DISCLOSURE (MCC-005) (MCC ONLY)</b>	
5.	<b>MCC NOTICE TO BORROWER OF POTENTIAL RECAPTURE (MCC-004) (MCC ONLY)</b>	
6.	<b>AUTOMATED UNDERWRITING FINDINGS (AU)</b>	
7.	<b>FINAL TYPED 1003 LOAN APPLICATION</b>	
8.	<b>CREDIT REPORT Tri-Merge (HPAP ONLY)</b>	
9.	<b>INCOME DOCUMENTATION – Borrowers:</b> Docs for <u>all</u> jobs/income for <u>all</u> household members age 18 and older not attending school full time	
	Child support and/or Alimony – court order/agreement	
	Other Income: _____	
	<b>Salaried Borrowers and Household Members age 18 and older not attending school full time:</b>	
	Written VOE <b><u>OR</u></b>	
	<ul style="list-style-type: none"> <li>• One month’s paystubs – HPAP must be dated within 60 days of closing</li> <li>• Previous 2 years’ W-2s</li> </ul>	
	<b>Self-employed Borrowers (and Household Members age 18 years old and older for HPAP and MCC):</b>	
	<b>*** MUST INCLUDE U/W’S INCOME WORKSHEET</b>	
	Previous 2 years’ Federal Income Tax Returns (personal/business)	
	<ul style="list-style-type: none"> <li>• YTD Profit and Loss Statement if more than 3 months since previous tax return end date</li> </ul>	
10.	<b>HPAP BORROWER MUST BE A FIRST-TIME HOMEBUYER, and on MCC, IF PROPERTY IS LOCATED IN A NON-TARGETED AREA, BORROWER MUST BE A FIRST-TIME HOMEBUYER:</b>	
	3 years’ signed Federal Income Tax Returns or IRS Transcripts**/*** <b><u>OR</u></b>	
	<ul style="list-style-type: none"> <li>• MCC Only – Veteran’s Exemption - DD214 <b><u>OR</u></b></li> <li>• Current LES and Confirmation of Active Duty Status using <a href="https://scra.dmdc.osd.mil/">https://scra.dmdc.osd.mil/</a></li> </ul>	
	* Affidavit explaining why not required to file a federal tax return for any years not filed	
	** Affidavit in lieu of current year’s tax return stating borrower(s) did not have any ownership interest in a residence – (only to be used prior to federal income tax filing deadline)	
11.	<b>ASSET DOCUMENTATION - (HPAP ONLY)*</b>	
	* HPAP minimum investment = \$500 or ½ of assets over \$3,000, whichever is more (ALL ASSETS MUST BE DISCLOSED/DOCUMENTED)	
	VODs for all asset accounts of each borrower <b><u>OR</u></b>	
	<ul style="list-style-type: none"> <li>• Bank/Asset Statements – most recent 2 months consecutive (NOT MORE THAN 45 DAYS OLD AT TIME OF SUBMISSION) or most recent quarterly – ALL PAGES</li> </ul>	
12.	<b>Statement from borrower</b> concerning marital status/interest/support, if applicable	
13.	<b>SALES CONTRACT</b> – must include HPAP addendum for HPAP loans	
14.	<b>APPRAISAL</b> – HPAP Only	
15.	<b>LEAD BASED PAINT DISCLOSURE</b> – HPAP Only	
16.	<b>TERMITE REPORT</b> – HPAP Only	
17.	<b>LOAN ESTIMATE (LE)</b> for 1 <sup>st</sup> Trust – reflecting correct fees – see final page	

18.	<b>MORTGAGE INSURANCE CERT</b>	
19.	<b>TITLE INSURANCE BINDER – HPAP Only</b>	
20.	<p><b>Hazard/Homeowner’s Insurance Policy – HPAP Only</b></p> <ul style="list-style-type: none"> <li>• <b>HPAP Mortgagee Clause:</b> <ul style="list-style-type: none"> <li>• The Department of Housing and Community Development c/o District of Columbia Housing Finance Agency, its successors and/or assigns, as their interests may appear. 815 Florida Avenue, NW Washington, DC 20001</li> </ul> </li> </ul>	

REMINDER:  
**PRIOR TO CLOSING**

1.	<b>FINAL CLOSING DISCLOSURE (CD)</b>
2.	<b>Insured Closing Letter – HPAP Only</b>
3..	<b>Updated/Changed Circumstances – SUBJECT TO REVISED APPROVAL</b>

**FEES FOR DC OPEN DOORS AND MCCs:**

- Processing/Compliance Fee payable to eHousingPlus:
  - \$275 for DC Open Doors Loan only
  - \$450 for DC Open Doors Loan with MCC
  - \$275 for MCC Standalone
- MCC Issuance Fee due to DCHFA, as follows:
  - \$450 for MCC with DC Open Doors Loan or VA Standalone
  - \$1,500 for MCC StandaloneLender may charge an MCC application fee of up to \$450
- Recording Fees to be paid/advanced by DCHFA on DC Open Doors DPAL:
  - DCHFA will advance \$156.50 in addition to the Down Payment Assistance amount on all DC Open Doors DPA loans to cover the cost to record the DOT