



DCHFA DC4ME Loan Submission Checklist

Borrower: _____

Lender: _____ **Est. Closing:** _____

Lender Contact: _____

- Underwriter Approval – no Manual U/W
 - o 1008
- Final Automated Underwriting Findings
 - o DU or LP
- Final 1003 Application
- MI Certificate/AMI (80% & below = Minimum Charter Coverage VS over 80% = Standard Coverage)
- Credit Report
 - o Must match AUS
- Household Income Documents (all adult household members)
 - o 30 days’ paystubs
 - o 2 years W2s (tax returns if self-employed)

OR

 - o FT Student Enrollment
 - o Most recent year IRS Wage and Earnings Transcript
- 3 years tax returns for borrowers to reflect 1st time homebuyers
- Ratified Sales Contract
- Homebuyer Education Certificate
 - o Must meet standards defined in the National Industry Standards for Homeownership Education
- Loan Estimate
- Applicant Disclosure
- Down Payment Disclosure, if applicable
- Title Company Contact Info (Name, email, phone #) _____

- Title Company Wiring Instructions, if receiving DPA