



My HOME  PROGRAM
MORTGAGE SETTLEMENT PROGRAM
Home Buyers Assistance

Application Submission Checklist

****NO PACKAGE WILL BE ACCEPTED WITH MISSING ITEMS****

1. _____ Completed My HOME II Application
2. _____ Overnight Courier Account Number: Courier: _____ Account #: _____
3. _____ Copy of Certification of Completion of My HOME II required 8-hour homebuyer education course.
4. _____ Copy of Ratified Contract of Sale with all addenda included (MUST HAVE 21 BUSINESS DAYS LEFT ON CONTRACT OR AMENDMENT EXTENDING CONTRACT BY AT LEAST 21 BUSINESS DAYS)
 - ☐ My HOME II Borrower(s) Affidavit
 - ☐ My HOME II Lead Based Paint Disclosure
 - ☐ My HOME II Seller's Affidavit (certifying property's occupancy status)
 - ☐ EEO Form
 - ☐ Invoice of Home Inspection (Do not submit Home Inspection)
5. _____ Short Sale Properties (If applicable)
 - ☐ Copy of lien holder(s) signed approval letter indicating acceptance of reduced payoff amount for all delinquent loans. **NOTE: SHORT SALES WITH LESS THAN 21 BUSINESS DAYS REMAINING ON CONTRACT WILL ONLY BE ACCEPTED WITH WRITTEN CONFIRMATION FROM REO REPRESENTING SHORT SALE BANK THAT AN EXTENSION HAS BEEN REQUESTED AND APPROVED, AND THAT ALL PARTIES ARE AWARE, My HOME II, WILL NOT BE ABLE TO MEET ANY SCHEDULED CLOSING DATE WITH LESS THAN 21 BUSINESS DAYS REMAINING ON CONTRACT.**

6. _____ Copy of First Mortgage lenders approved credit package to include:
- ☐ Copy of Underwriter's signed approval letter to state clear to close (with only My HOME II funds approval as outstanding condition)
 - ☐ Copy of Underwriting **Signed** Analysis Worksheet (MCAW/FHA Transmittal Summary/1008 etc.)
 - ☐ Copy of 1st Mortgage Uniform Residential Loan application – FNMA Form 1003
 - ☐ Copy of Loan Disclosure provided to borrower
 - ☐ Copy of Truth and Lending Disclosure provided to borrower
 - ☐ Applicants Credit report
 - ☐ If applicable Copy of third party approval for additional DPCCA programs such as DSELP, CDA

(Final signed copies of all documents listed above will be required for My HOME II FINAL APPROVAL)

NOTE: FIGURES ON 1003 and LOAN DISCLOSURE MUST MATCH 1008 THAT UNDERWRITER SIGNED

7. _____ Income Verification for **all** members of borrower(s)' household 18 years and older, to include:
- ☐ Copy of last 30 days pay stubs and any other income source
 - ☐ Copy of last two years W2s and Tax Transcripts, federal tax returns (include all schedules)
 - ☐ Copy of most recent bank statement(s) last 60 days
 - ☐ Copy of Borrower identification (Driver License)
 - ☐ Credit report
8. _____ HUD Income Calculation Worksheet
9. _____ Property Appraisal with copy of Appraiser's License
10. _____ Proof of Purchaser's Minimum Cash Contribution (see Program Guide). Examples include application fees, home inspection fees, earnest money deposit, pre-paid hazard insurance, Appraisal, etc.
11. _____ Copy of Termite Inspection Report
12. _____ Any other information that is deemed appropriate by the MY HOME II Program to complete Eligibility review

Submit to:
The Redevelopment Authority
Attn: My HOME II Program
9200 Basil Court #504
Largo, MD 20774