



My HOME PROGRAM

Down Payment and Closing Cost Assistance Loan APPLICATION SUBMISSION CHECKLIST

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

1. ____ Completed **My HOME** Application
2. ____ Overnight Courier Account Number: Courier: _____ Account #: _____
3. ____ Copy of Certification of Completion of **My HOME** required 8 hour homebuyer education course
4. ____ Copy of Certification of Completion of 203K Training (if applicable)
5. ____ Copy of Ratified Contract of Sale with all addenda including **(MUST HAVE 21 BUSINESS DAYS REMAINING ON CONTRACT OR AMENDMENT EXTENDING CONTRACT BY AT LEAST 21 BUSINESS DAYS):**
 - Lead Based Paint Disclosure
 - EEO Form
 - Borrower's Affidavit
 - Notice to Seller and Seller Affidavit
6. ____ 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 DAY 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, WILL NOT BE ABLE TO MEET ANY SCHEDULED CLOSING DATE WITH LESS THAN 21 BUSINESS DAYS REMAINING ON CONTRACT.**
7. ____ Copy of First Mortgage lenders approved credit package to include:
 - Copy of Lender's/Underwriter's **signed** approval letter
 - Copy of Underwriting Analysis Worksheet (MCAW/FHA Transmittal Summary/1008 etc.)
 - Copy of 1st Mortgage Uniform Residential Loan application – FNMA Form 1003
 - Copy of Good Faith Estimate 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 FINAL APPROVAL)

NOTE: FIGURES ON 1003 and GFE MUST MATCH WITH 1008 THAT UNDERWRITER SIGNED

8. ____ Income Verification for all members of borrower(s)' household 18 years and older, to include:
- Copy of last 30 days pay stubs and any additional income source
 - Copy of most recent two years tax transcripts from IRS
 - Borrower(s) signed 4506T
 - Copy of most recent 60 days bank statement(s)
9. ____ HUD Income Calculation Worksheet
10. ____ Property Appraisal with Appraiser's License
11. ____ FHA Compliance Inspection Report (HUD Form 92051) (if applicable)
12. ____ Proof HQS inspections has been conducted by America Property Consultants, Inc.
- Fail status
 - Pass status
13. ____ 203K Streamline Loans (Repairs under \$35,000)
- HUD CONSULTANT REPORT
 - Contractor's Estimate
 - Contractor's License
 - Contractor's Reference Form
 - Contractor/Homeowner Agreement (signed by all parties)
 - 203K Maximum Mortgage Worksheet (HUD 92-700)
 - 203K Addendum to the **My HOME** Regulatory Agreement
14. ____ 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.
15. ____ Copy of Termite Inspection Report and invoice
16. ____ Evidence Home inspection completed
- Invoice for Home Inspection, (**do not** include report)
 - License of Home Inspector
17. ____ Hazard Insurance Policy with **My HOME** Program as 2nd Trust: Mortgagee Clause as:
- Prince George's County Government-DHCD, c/o Loan Servicing UDC, its successors and/or assigns as their interest may appear, 9200 Basil Court, 5th Floor, Largo, Maryland 20774, Attention: Valencia Scott**
18. ____ Any other information requested and deemed necessary for processing and approval of the, **My HOME application.**

SUBMIT TO:
Prince Georges County Dept. of Housing, My HOME PROGRAM
9200 Basil Court, 5th floor, #504
Largo, Maryland 20774
ATTN: LaTrecia Jones

