



PATHWAY TO PURCHASE

First Time Homebuyers Assistance Application Submission Checklist

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

****HAND DELIVERED PACKAGES WILL NOT BE ACCEPTED****

1. _____ Completed PATHWAY TO PURCHASE Application and Lender Certification Form
2. _____ Copy of Certification of Completion of PATHWAY TO PURCHASE required 8-hour **in classroom** homebuyer education course. **Online certificates will be accepted.**
3. _____ **COPY OF RATIFIED CONTRACT OF SALE WITH ALL ADDENDA INCLUDED. MUST HAVE 21 BUSINESS DAYS (NOT INCLUDING FEDERAL HOLIDAYS) LEFT ON CONTRACT OR AMENDMENT EXTENDING CONTRACT BY AT LEAST 21 BUSINESS DAYS (NOT INCLUDING FEDERAL HOLIDAYS)**
 - ☐ PATHWAY TO PURCHASE Borrower(s) Affidavit
 - ☐ PATHWAY TO PURCHASE Lead Based Paint Disclosure
 - ☐ PATHWAY TO PURCHASE Seller's Affidavit (certifying property's occupancy status)
 - ☐ EEO Form
4. _____ 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 (NOT INCLUDING FEDERAL HOLIDAYS) 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, PATHWAYS TO PURCHASE, WILL NOT BE ABLE TO MEET ANY SCHEDULED CLOSING DATE WITH LESS THAN 21 BUSINESS DAYS REMAINING ON CONTRACT.**
5. _____ Copy of First Mortgage lenders approved credit package to include:
 - ☐ **COPY OF UNDERWRITER'S SIGNED CONDITIONAL APPROVAL LETTER WITH PATHWAY TO PURCHASE FUNDS APPROVAL AS AN 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 Estimate 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 PATHWAY TO PURCHASE Final Approval)

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

6. _____ 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 most recent two years' W2s, Tax Transcripts, and federal tax returns (include all schedules)
 - ☐ Copy of most recent bank statement(s) last 60 days
 - ☐ Copy of Borrower identification (Driver License)
7. _____ HUD Income Calculation Worksheet (HUD part 5)
8. _____ Property Appraisal dated within 60 days of contract with copy of Appraiser's License. If appraisal is not dated within 60 days of contract provide documentation and reason.
9. _____ Copy of Termite Inspection Report
10. _____ Passed HQS Inspection
11. _____ Any other information that is deemed appropriate by the PATHWAY TO PURCHASE Program to complete an eligibility review.

Submission Instructions

Please submit complete file to Sandy Dixon by email:

SVDixon@co.pg.md.us

301-883-7327

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