

Application Checklist

Please include the following documentation as part of your application package where applicable for each applicant and co-applicant.

- Copy of valid driver's license, non-driver ID card or other government or employer issued photo identification card (See HPD's Proof of Household Residency Documentation List, on file with Counseling Agency)
- Counseling Agency Homebuyer Education Certificate (from an HPD-approved counseling agency)
- HPD Homebuyer Education Certificate (from HPD)
- Copy of fully executed Purchase Contract
- Copy of Contract (Earnest) Deposit Check or Statement Showing Electronic/Wire Deposit Payment
- Signed Copy of Loan Commitment
- Signed Copy of Loan Estimate from qualified mortgage lender (list of qualified mortgage lenders on file with Counseling Agency)
- Signed Copy of 1003 Loan Application from qualified mortgage lender
- Income Documentation for all working adults 18 years old or older in the household:**
 - First 2 pages of most recent year's Federal 1040 Tax Return signed and dated; most recent W2 Statement/s; 90-days most recent and consecutive pay checks or pay stubs.
 - Most recent 90-days of all bank accounts and/or financial asset statements. Also include any retirement and investment accounts, such as 401-Ks, IRAs, stocks, bonds, money market accounts, certificates of deposits (CD accounts), etc. (if applicable).
 - If any household member is self-employed, unemployed, receiving public benefits (i.e. SSI, SSD, TANF, unemployment, etc.) or is receiving any other form(s) of income (i.e. pension, child support, alimony, investment income, etc.) please refer to HPD's List of Income Eligibility Documentation for a comprehensive listing of **all** required income documentation, including the documentation required for verification of non-employment, and provide a copy of all such required documentation, as applicable.
- Household Documentation:** A signed dated and notarized Household Composition Letter from the applicant listing the name, relation, employment status and all identifying and relevant background information of all members of the household. Please provide two (2) forms of residency for each household member, see HPD's Household Residency Documentation Checklist for a complete listing of acceptable residency forms.
- Current School Registration Letter: For children and also for adults 18 years of age and older receiving some type of income, registration letter must be dated within 90-days of the closing (if applicable).
- Divorce Decree or Separation Agreement, (if applicable)
- Copy of Summary Page of Credit Report
- HomeFirst Housing Inspection Report (i.e., the Applicable Inspection Report)
- HPD HomeFirst Underwriting Summary or Copy of the applicant's lender's 1008 Underwriting Transmittal Form
- Property Appraisal Report