

**MARYLAND MORTGAGE PROGRAM (MMP)
PRE-CLOSING COMPLIANCE CHECKLIST**

PLEASE PRINT LEGIBLY OR TYPE – ALL APPLICABLE BLANKS MUST BE COMPLETED

Submit all documents listed (unless they are not applicable) securely fastened by a metal prong fastener, in the following order, from top to bottom, in a legal size file folder [with "PRE-CLOSING" printed on the front of the folder and the name(s) of the borrower(s) – last name first, then first name – and the reservation number on the tab] to:

FOR CDA USE ONLY

CDA Underwriter

**Pre-Closing Compliance
CDA/Single Family Housing
100 Community Place, Room 4.300
Crownsville, MD 21032**

Reservation Date: ___/___/___

Anticipated Closing Date: ___/___/___

MMP Reservation No.: **WH6** - _____ - _____
(lender no.) (Sequential loan #)

Lender Loan No.: _____

Borrower: _____
Last Name First Name Credit Score

Co-Borrower: _____
Last Name First Name Credit Score

Manner in which title will be held: Sole Owner Joint Tenancy Tenants by the Entirety

Property Address: _____ MD _____
Street Address City Zip Code

County: _____ Census Tract No.: _____ Targeted Area: Yes ___ No ___ PFA ID: _____

Underwriting Type: DU LP CLUES Manual Underwriting Approval Decision: _____

AUS ID #: _____

Loan Type: FHA VA RHS CONVENTIONAL UNINSURED (LTV 80% or less)

CDA/REO Program Loan?

Term: 30 years Points: _____ Interest Rate: __. ___ %

Purchase Price: \$ _____ Acquisition Cost: \$ _____ Loan Amt: \$ _____

Estate will be held in: Fee Simple Leasehold Annual Ground Rent: \$ _____

DSELP/PARTNER MATCH PROGRAM

IF APPLICABLE, THIS INFORMATION MUST BE COMPLETED:

DSELP/PARTNER MATCH PROGRAM RESERVATION NO: **XTT**- _____ - _____

1. DSELP Only \$ _____
 2. HK4E \$ _____ Name of employer: _____
 3. SK4E \$ _____ If applicable
 4. BDIP \$ _____ Name of Builder/Developer: _____
 5. CPIP \$ _____ Name of Community Partner: _____
 6. BRAC \$ _____ Name of BRAC employer: _____
- \$ _____** Total Loan Amount of Second Mortgage (this amount to be listed on DSELP Application & Affidavit)

Name of Lender: _____ Federal Ex/UPS No.: _____ (MUST BE COMPLETED)
(Circle one)Lender Address: _____

Lender Contact: _____

Direct Phone #: (____) ____ - _____, Ext: _____ Fax: (____) ____ - _____

E-mail address: _____ (MUST BE COMPLETED)

NOTE: IT IS RECOMMENDED THAT THESE DOCUMENTS BE SUBMITTED WITHIN 30 DAYS OF THE RESERVATION DATE TO ENSURE THE APPROVAL OF THE PURCHASE FILE WITHIN 60 DAYS OF THE RESERVATION DATE.

<u>DSELP, HK4E, BDIP and/or CPIP DOCUMENTS,</u> IF APPLICABLE, <u>TO BE FASTENED TO THE LEFT HAND SIDE</u>		Lender - <input checked="" type="checkbox"/> Appropriate Column		FOR CDA/SFH USE ONLY
		OK / In File	N/A	
1.	DSELP/Partner Match Program – Borrower’s Application and Affidavit			
2.	HK4E Verification of Partner Contribution form			
	OR			
	State of Maryland Borrower Paystub (State of Maryland Employees Only - in lieu of HK4E Verification of Partner Contribution form)			
3.	SK4E – PFA Verification			
4.	SK4E – Driving Directions			
5.	BDIP Verification of Partner Contribution Form			
6.	CPIP Verification of Partner Contribution Form			
<u>MMP DOCUMENTS</u> <u>TO BE FASTENED TO THE RIGHT HAND SIDE</u>				
1.	PRE-CLOSING COMPLIANCE CHECKLIST			
2.	CDA Underwriting Review Worksheet (FOR CDA USE ONLY)			
3.	Copies of all Attachment R’s approved for this loan (e-mail approval from CDA)			
4.	INSURER/GUARANTOR APPROVAL			
	A. FHA			
	FHA Loan Insurance Application (Printed from FHA Connection)			
	FHA Connection – CAIVRS Authorization			
	Completed 92900LT FHA Loan Underwriting Transmittal <u>signed and dated by underwriter OR “ZHFA” completed in “CHUMS ID #” block.</u>			
	If approved by automated underwriting, copies of the Automated Underwriting Worksheets are included			

	Evidence of borrower(s) Social Security #(s)			
	B. VA			
	VA 26-0286 Loan Summary Sheet			
	Copy of fully executed VA-26-1820 Report and Certification of Loan Disbursement			
	Final VA 26-6393 Loan Analysis Worksheet signed and dated by VA Underwriter.			
	If approved by automated underwriting, copies of the Automated Underwriting Worksheets are included			
	C. RHS			
	Completed Fannie Mae Form 1008			
	Complete, approved RHS conditional Commitment for Single Family Housing Loan Guarantee signed and certified by Lender			
	RD 1980-18			
	RD 1980-21			
	Final GUS Findings			
5.	Proof of sale of real property or previous residence			
	Settlement sheet or deed showing transfer			
	Proceeds from sale accounted for in liquid assets			
6.	Tri-Merge Credit Report – All pages			
7.	Verification of Rent (VOR)			
8.	Current Real Estate Tax Bill			
9.	Loan Application			
	Final 1003 (verified), typed			
	Initial 1003 (typically handwritten), signed and dated			
	92900A HUD Addendum to the Uniform Residential Loan Application			
10.	INCOME DOCUMENTATION - Docs for <u>all</u> jobs (include part time and full time) and household members over 18 not attending school full time			
	• Written VOE OR			
	• Verbal VOE;			
	• One month's paystubs; and			
	• Previous two years W2's			
	Child support or Alimony			
	Other Income:			
	Federal Income Tax Return requirements per AUS/manual underwriting OR			
	Previous two years' Federal Income Tax Returns for self-employed borrowers			
	YTD Profit & Loss Statement			
11.	THREE YEARS' FEDERAL INCOME TAX RETURNS OR			
	Copy of DD-214 for Veteran Borrower			
12.	Affidavit in Lieu of Current Year's Tax Returns (Attach J)			
13.	Affidavit Regarding Not Being Required to File Tax Return(s) (Attach S)			
14.	IRS Form 4506T			
15.	Income Eligibility Worksheet and Lender Certification (Attach D)			
16.	ASSET DOCUMENTATION			

	VODs for all liquid asset accounts of each borrower	OR		
	One month's most recent bank statements - SOURCE OF ALL FUNDS IN PURCHASE TRANSACTION.			
	Gift Letter			
	Other Asset documentation:			
17.	Asset Test Worksheet (Attach F)			
18.	Additional Buyer's Affidavit Relating to Business Use (Attach N)			
19.	BUYER'S AFFIDAVIT for <u>Tax-Exempt Bond Loans Only</u> ;			
	BUYER'S AFFIDAVIT for <u>Veterans Only</u>			
20.	Certificate of Pregnancy (Attach T)			
21.	Separation Affidavit (Attach A)			
22.	SUPPLEMENTAL BUYER'S AFFIDAVIT, only for loans with financed insurance/guarantee fee			
23.	NOTICE TO BUYERS			
24.	SELLER'S AFFIDAVIT			
25.	Contract of Sale			
	Amendatory Clause with Sales Contract			
26.	Notice of Eligibility for Special Reduced Interest Rates under CDA/REO Program			
27.	Copy of the MRIS listing that states the property is eligible for special reduced interest rates under MMP			
28.	Approved FHA Condo			
	FHA-92800.5B Conditional Commitment Direct Endorsement Statement of Appraisal			
	FHA-92051 Compliance Inspection Report			
29.	VA-LAPP NOTICE TO VALUE conditions			
	VA-Ex. NPMA-33 Qualified Pest Control Treatment			
	VA- Builders Certificate and Guarantee form			
	VA-NPCA-99a/NPCA-99b Subterranean Termite Treatment			
	VA-"Not Inspected" Acknowledgement			
	VA-CABO			
	VA-Lead/Water Distribution System Form			
	VA 26-1859 Warranty of Completion of Construction			
30.	Appraisal or Certificate of Reasonable Value (CRV) for VA Guaranteed Loans			
31.	Certificate of Completion			
32.	Home Inspection			
33.	Home Buyer Education			
	Counseling Certificate			
	Lender Certificate of Completion (Attach C)			
34.	INSURER/GUARANTOR DISCLOSURES			
	A. FHA			
	92900B Important Notice to Homebuyers			
	Informed Consumer Choice Disclosure			
	FHA Assumption Policy			

	B. VA			
	VA Form 26-8320 Certificate of Eligibility for Loan Guaranty Benefit			
	VA Form 26-1880 Request for Eligibility			
	VA Form 26-8812 Equal Opportunity Lender Certification			
	Nearest Living Relative			
	VA Form 26-8937 Verification of VA Benefits			
	Veteran must certify that he/she intends to personally occupy the property as his/her home			
35.	RESPA DISCLOSURES			
	Good Faith Estimate			
	Servicing Disclosure Statement			
	Initial Truth-in-Lending Disclosure Statement			
	Affiliated Business Arrangement			

PLEASE MAKE SURE YOU INCLUDE ALL PAGES OF THE CHECKLIST IN THE FILE. THANK YOU.

-----CDA/SFH USE ONLY-----

Initial Submission Received Date: _____ Reviewed By: _____
 Approval Date: _____ Denial Date: _____ Letter Sent: _____

Reconsideration Received Date: _____ Reviewed By: _____
 Outcome of Reconsideration Committee: _____
 Approval Date : _____ Rejected Date _____ Rejection Letter Sent: _____

County or Baltimore City: _____

MAX. ACQUISITION COST: \$ _____ Acquisition Cost: \$ _____
(include capitalized ground rent, if applicable)

INCOME LIMIT: \$ _____ HH Size: _____ (include unborn child, if applicable)

	A	B	C	A+B+C
	ANNUAL <u>NOT</u> MONTHLY INCOME			CURRENT ANNUAL HOUSEHOLD INCOME
	BORROWER	CO-BORROWER	NON-APPLICANT	
WAGES	\$ _____	\$ _____	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
FROM ASSETS	\$ _____	\$ _____	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
OTHER	\$ _____	\$ _____	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
TOTAL	\$ _____	\$ _____	\$ _____	\$ _____

Please note: only \$ amounts in **shaded** blocks are to be entered on SF Commitment screen, other \$ amounts automatically entered; if borrower or co-borrower receives Social Security income, child support, alimony, or other income that is not wages, it should be listed on the "Other" line NOT the "Wages" line.

INCOME CALCULATION:

• **ELIGIBILITY:**

• **AFFORDABILITY (if different than Eligibility):**

20% OF SALES PRICE: \$ _____ TOTAL ASSETS: \$ _____

ASSET CALCULATION: