



## First Time Homebuyer Assistance Program (FHAP)

### Documents Required Checklist

Re Address: \_\_\_\_\_

- DO NOT SEND DOCUMENTS VIA FAX OR EMAIL
- 8 ½ x 11 COPIES ONLY

#### Documents Required for Preliminary Approval:

- 1 PAY STUBS: 3 months (most recent, consecutive)
- 2 BANK STMTS: 3 months (most recent, consecutive)
- 3 TAX DOCS - W-2's, TAX RETURNS & ANY SCHEDULES: 2 years (most recent, consecutive)
- 4 Verification of Employment – standard Fannie Mae VOE
- 5 Lender Pre-qualification Letter
- 6 MCAW/Transmittal Summary
- 7 Good Faith Estimate (G.F.E.)
- 8 **Signed** Loan Application (1003)

#### Documents Required for Final Approval ( 3 business days prior to closing):

- 9 Homebuyer Education Certificate
- 10 Evidence of Homeowner Insurance
- 11 Appraisal
- 12 General Home Inspection and Termite Report
- 13 Sales Contract
- 14 Notice to Seller (original signatures)
- 15 Lead-Based Paint Seller Disclosure Addendum (*homes built prior to 1978*), (HUD FORM 9545-Z or HUD FORM 9545-Y)
- 16 Final Signed Loan Application \*
- 17 Title Company Wiring Instructions
- 18 Legal Property Description
- 19 Proof of Citizenship (copy)
- 20 Copies of Buyer Receipts for POCB's
- 21 **Final HUD-1** – submitting preliminary HUDs will delay the approval/funding process.

\* Prior to closing a Final Signed Loan Application will be accepted without signature/s. However, it is imperative that a Final Signed Loan Application **with signature/s** is received after closing.