

**DELAWARE STATE HOUSING AUTHORITY
TRANSMITTAL OF REQUIRED LOAN DOCUMENTATION FOR
COMPLIANCE REVIEW CHECKLIST**

LENDER: _____ ANTICIPATED SETTLEMENT DATE: _____

BORROWER NAME: _____ CO-BORROWER NAME: _____

FILE CONTACT: _____ PHONE #: _____

CONTACT EMAIL: _____

ALL REQUIRED DOCUMENTATION MUST BE UPLOADED THROUGH MITAS

**SUBMIT ONLY COMPLETE PACKAGES. INCOMPLETE SUBMISSIONS WILL NOT BE QUEUED FOR COMPLIANCE REVIEW
UNTIL ALL REQUIRED ITEMS ARE RECEIVED.**

**ALL ITEMS REQUESTED TO CLEAR CONDITIONS SHOULD BE UPLOADED AT ONE TIME. PLEASE DO NOT UPLOAD MULTIPLE
DOCUMENTS ON DIFFERENT DATES. CONDITIONS WILL NOT BE REVIEWED UNTIL ALL CONDITIONS ARE RECEIVED.**

INDICATE ALL DOCUMENTS BEING SUBMITTED WITH A CHECK MARK.

STANDARD DOCUMENTS REQUIRED FOR ALL SUBMISSIONS:

- ☐ 1. Copy of original signed and dated 1003
- ☐ 2. Copy of final typed 1003 (signature not required)
- ☐ 3. Executed Sales Contract, including all addendum's
- ☐ 4. Most recent paystub for anyone signing the Note and/or Mortgage reflecting 30 days year to date income and dated within 30 days of the application date.
- ☐ 5. 2 most recent years W2 for ALL borrowers
- ☐ 6. Most recent year Federal Tax Return with all schedules for ALL borrowers
- ☐ 7. Third Party Written Verification of Employment ****Required for All loans****
- ☐ 8. Most recent months bank statement for ALL accounts for ALL borrowers including all pages
- ☐ 9. Self-Employed Borrowers: 2 years most recent Federal Tax Returns (1040, 1040A and all related Schedules)
- ☐ 10. Welcome Home Mortgagor's Affidavit (signed at time of application. Section 15A must be completed)
- ☐ 11. Homeownership Education Certificate from **DSHA** HUD-Approved Housing Counseling Agency
****Required if credit score is 659 or below for any borrower****
- ☐ 12. AUS Findings
- ☐ 13. Credit Report
- ☐ 14. Signed Rate Lock Agreement (Lender & Borrower to Sign)
- ☐ 15. No DE Tax Credit Certificate form ****Required for WELCOME HOME LOANS and if not using Delaware First-Time Homebuyer Tax Credit**
- ☐ 16. Home Again and/or DE First-Time Homebuyer Tax Credit Mortgagors Affidavit ****Required for Home Again & DE First-Time Homebuyer Tax Credit**** (signed at time of application. Section 15A must be completed)

**DSHA COMMITS TO A TURNAROUND TIME NOT TO EXCEED 3 BUSINESS DAYS FOR INITIAL FILE
REVIEW AND 1 BUSINESS DAY FOR CONDITION REVIEW.**