DELAWARE STATE HOUSING AUTHORITY
TRANSMITTAL OF 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 addendums
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 years most recent W2's for those signing the Note and/or Mortgage
6. Most recent Federal Tax Return with all schedules for those signing the Note and/or Mortgage
7. Third Party Verification of Employment **Required for ALL loans**
8. Most recent months bank statement including all pages for ALL accounts for all borrowers
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 DSHA Rate Lock Agreement
15. Home Again Mortgagors Affidavit (signed at time of application)

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