



## Intake Checklist

All the documents listed below will be needed in order to process the request for Fulton County HOP Downpayment Assistance:

Income qualifications are based on the gross compliance income anticipated by all adults in the household in the next twelve (12) months.

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- Completed Application via Neighborly Software
- Projected Closing Date (on Application) – (20 business days turnround time for review)
- Most Recent and Accurate Residential Mortgage (1003) Application
- Copy of Valid Identification
- Copy of Spouses Valid ID (if applicable)
- Earnest Money Payment
- Pay Stubs (2 consecutive months – last 60 days) or Copy of most recent Award Letter for Benefits for each Adult, Child support court order with payment history
- Last three (3) years of IRS Federal Tax Transcripts along with most recent W2s (and 2 years of Tax Returns, if self-employed)
- Most Recent Consecutive Bank Statements showing Current Balance(s) on each Adult (2 months' worth) – for ALL open bank accounts / ALL pages – Transaction history not acceptable
- Copy of **8-hours** HUD approved Homebuyer Education Certificate for each Borrower (*Lender provide*)
- Credit Score (on Application)
- Credit Report
- Last 3 years tax Returns/ IRS Transcripts
- Loan Agreement
- Security Deed/Deed of Trust
- LDP/GSA/Patriot ACT Documentation
- Attorney Instructions Letter
- Authorization to Release Information
- Copy of Purchase Contract
- Promissory Note
- Hazard Insurance
- Environmental Review (*Fulton County order to complete*)
- HQS/NSPIRE Inspection (*Fulton County order to complete*)
- Home Inspection (*A home inspection is recommended and is the buyer's responsibility.*)
- Home Inspection Report



- Re-inspection Report or Due Diligence Form- (*REALTOR RESPONSIBILITY required for ALL existing homes. Properties "AS-IS" not allowed for DPA. All safety/hazard concerns need to be addressed/negotiated and listed on executed DDRA (Form 310-T).*)
- Full Appraisal Report
- Verification of Employment
- Lender Conditional Commitment Letter
- Loan Estimate
- Displacement Agreement
- Pre-Closing Disclosure 2<sup>nd</sup> mortgage Recorded Deed (after closing)
- Final Walk thru (for New Construction)
- Certificate of Occupancy – (for New Construction)
- Homebuyer Vendor Form
- 29- Signed Lead-Based Paint Disclosure Addendum for all properties built prior to 1978
- Additional supporting documents (Recorded Free-Trader with Legal Separation Agreement, Divorce Degree, IDRPP for student loans, Letter of explanations, or any other applicable document)
- Final Closing Disclosure – Issued 3 business days before closing is required to release the DPA check for pick-up. A task will with pending/missing item will be added to be uploaded to Neighborly by lender upon receipt

\*DPA Underwriting requires all loan documents to be accurate and consistent with final loan amounts\*