

**DELAWARE STATE HOUSING AUTHORITY  
TRANSMITTAL OF LOAN DOCUMENTATION FOR COMPLIANCE REVIEW  
CHECKLIST AND STACKING SHEET**

LENDER: \_\_\_\_\_ ANTICIPATED SETTLEMENT DATE: \_\_\_\_\_  
BORROWER NAME: \_\_\_\_\_ CO-BORROWER NAME: \_\_\_\_\_  
FILE CONTACT: \_\_\_\_\_ PHONE #: \_\_\_\_\_ FAX #: \_\_\_\_\_  
CONTACT EMAIL: \_\_\_\_\_

**ALL REQUIRED DOCUMENTATION SHOULD BE UPLOADED THROUGH MITAS AS A "COMPLIANCE REVIEW PACKAGE".**

**ALL ITEMS REQUESTED TO CLEAR CONDITIONS SHOULD BE UPLOADED TOGETHER UNDER "SUBMIT PENDING CONDITIONS".**

**PLEASE – INDICATE ALL DOCUMENTS BEING SUBMITTED WITH A CHECK MARK.**

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

**STANDARD DOCUMENTS REQUIRED FOR ALL SUBMISSIONS:**

1. Copy of original signed and dated 1003 Application
2. Copy of final typed 1003 Application (signature not required)
3. Income Verification (paystubs, signed/notarized YTD P&L Statement for self employed, etc.)
4. Sales Contract, including all addenda
5. Past 3 years Federal Tax Returns (1040, 1040A and all related Schedules)
6. Mortgagor's Affidavit (signed at time of application)
7. Homeownership Education Certificate (HUD-Approved Housing Counseling Agency) *If required*

**IF USING DELAWARE FIRST-TIME HOMEBUYER TAX CREDIT (Tax Credit – Submit Items 1-7 in addition to item 8)**

8. Copy of Notice of Potential Mortgage Subsidy Recapture Tax (signed at time of application) **OR**
9. Copy of No DE Tax Credit Certificate form

**HOMES FOR GRADS (Submit Items 1 – 7 in addition and if utilizing MCC submit items 1 – 9 in addition)**

10. Copy of 4 year college transcripts or higher education showing completion and graduation date
11. Copy of 4 year college or higher diploma

**DSHA COMMITS TO A TURNAROUND TIME NOT TO EXCEED 3 BUSINESS DAYS.**

**DSHA PROGRAM FORMS ARE AVAILABLE ON [Lenders.DeStateHousing.com](http://Lenders.DeStateHousing.com) UNDER "HOMEOWNERSHIP PROGRAM DOCUMENTS"**

**VIEW PENDING CONDITIONS ON DSHA'S MITAS WEBSITE:**

**<https://mitas.destatehousing.com>**